A Qualitative Look at Serious Legal Problems:

Muslims in London & Toronto, Ontario

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This work was conducted through the NEST Research Consultancy, which matches government, non-profit, and private organizations in need of research and evaluation services with teams of qualified graduate students, postdoctoral fellows, and faculty researchers from Western's Faculty of Social Science. The NEST Consultancy grants students and postdocs unique paid opportunities to gain experience conducting applied research in non-academic settings under the leadership of a faculty supervisor. In turn, organizations are provided with rigorous research to help inform their policies, programs, and decision-making.

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Executive Summary

Background

This report presents the results of an in-depth, qualitative study on serious legal problems faced by Muslims engaged for this study in London and Toronto, Ontario. The main goals of this study were to better understand:

1. The wide range of serious legal problems that some Muslims in these two cities face;
2. The strategies that some Muslims from Toronto and London use to resolve their serious legal problems, including whether and to what extent they engage with the Canadian legal system; and
3. The consequences that some Muslims experience because of the serious legal problems that they face in Canada.

Method

Semi-structured interviews were conducted with 13 Muslim adults who had faced one or more serious legal problems in London or Toronto, Ontario in the past three years. Participants were recruited using flyers distributed in hardcopy and digital formats through a diversity of channels. Participants were interviewed online in mid-to-late 2024, with interviews lasting approximately 1.5 hours. Interviews were then transcribed and analyzed using thematic analysis, applying a Gender-based Analysis Plus (GBA+) approach.

Because of the small sample size and snowball sampling approach, the findings cannot be generalized, and this is a limitation of the study overall. Regardless, the findings provide rich, narrative detail on the serious legal problems experienced by these individuals and insight into the challenges that some Muslims in London and Toronto have faced while trying to resolve these problems.

Results

Participants experienced serious legal problems across the following six thematic categories (listed from most to least frequent): Islamophobia, discrimination, and harassment; family issues; housing issues; difficulties with navigating Canadian systems and services; employment issues; and financial fraud. Since reported problems often bridged multiple domains of daily life, these categories are exhaustive but not mutually exclusive. Underscoring the utility of a GBA+ approach to data analysis, many of the serious legal problems that the Muslim participants reported also intersected meaningfully with other aspects of their identity (e.g., gender, cultural background, etc.) and/or personal circumstances (e.g., immigration status, financial situation, etc.).

Most participants expressed a great deal of initial uncertainty regarding how to solve their serious legal problems. To navigate this uncertainty, participants often turned to online resources, social networks, and formal organizations and groups within the local community.

While participants highly valued the support that they received from others, this support alone was generally insufficient to solve their serious problems.

If and when such resources were exhausted, a majority of participants pursued a solution through the formal legal system. Challenges in engaging with the legal system, however, often compounded the serious problems that participants were already facing. In particular, participants reported: a lack of knowledge regarding how the Canadian legal system operates, financial cost barriers, insufficient time to invest in the legal process, fear of potential repercussions, and perceptions of Islamophobia and discrimination. Those participants who opted not to utilize the legal system cited many of the same concerns as discouraging factors, with some participants also citing familial or cultural norms that encouraged alternative modes of resolution.

At the time of their interview, some participants were still trying to resolve their serious problems, whereas other participants had given up entirely due to perceived systemic barriers, emotional fatigue, or cultural considerations. No participants reported that their most serious problem had been completely resolved. These serious problems, along with their lack of resolution, generated a multitude of negative impacts. Participants reported incurring direct and indirect costs, which fostered financial stresses and strains. Additionally, some participants articulated that their experience had led to social isolation, including the deterioration of once-close personal relationships and some degree of alienation from society as a whole. It is, perhaps, unsurprising then that many participants also reported that their physical and/or mental health and well-being were negatively affected by their serious problems.

Conclusions

The findings of this study suggest that some Muslims in Canada face a wide range of serious legal problems and, furthermore, that the prevalence and nature of these problems often intersect with other aspects of their personal identities and circumstances. In trying to solve their serious problems, some Muslims in Canada utilize a variety of strategies and—most often—turn to the formal legal system only as a last resort or opt not to utilize the legal system at all. In addition to facing serious legal problems, some Muslims in Canada report extensive challenges in solving these problems, leading to a variety of negative financial, social, and health consequences.

Recommendations

In order to improve justice for Muslims in Canada, the authors recommend:

- Public education campaigns to inform Muslims, and more broadly racialized and religious minority communities, about their legal rights and the availability of legal services;
- The development of educational materials regarding various Canadian services and systems, including the legal, immigration, and healthcare systems;

- Ongoing support for equity, diversity, inclusion, and decolonization (EDID) within the legal profession;
- Investment in community-based organizations that can help with mediation, navigation of services, and provision of support to help individuals who are unsure of their options or who would prefer to explore resolution strategies outside of the legal system; and
- Evidence-based programs and public education campaigns to raise awareness about issues facing racialized and religious minority communities in Canada.

1 Introduction

Since 2004, the Department of Justice Canada has conducted legal needs surveys to better understand the everyday legal problems that Canadians, and those living in Canada, experience (Department of Justice Canada, 2024). The most recent survey—the Canadian Legal Problems Survey (CLPS)—was administered in 2021 by Statistics Canada. The CLPS collected data from over 21,000 Canadians about the legal challenges they have encountered, the strategies they have used to address these challenges, and the economic and health-related effects of these experiences. The Department subsequently commissioned a series of qualitative studies designed to complement and enhance the CLPS by documenting the experiences of minority populations who may have been underrepresented in the survey sample (see https://www.justice.gc.ca/eng/rp-pr/jr/survey-enquete.html). To date, qualitative studies have been conducted with immigrants, older adults, persons with disabilities, Métis in the Northwest Territories, and members of the 2SLGBTQIA+ and Black communities. The current study adds to this body of research by exploring the experiences of Muslims who have faced serious legal problems in London and Toronto, Ontario.

1.1 Muslims in Canada

Over the past decades, Canada has solidified its reputation as a "bastion of multiculturalism" and one of the more sought-after immigrant-friendly nations in the world (Porter Robbins, 2023). The 2021 population census reported more than 450 ethnic or cultural groups residing in Canada, with Muslims making up 4.9% of the country's population (Statistics Canada, 2022). In Ontario, Muslims comprise 6.7% of the population, with 6.9% of London residents and 9.6% of Toronto residents identifying as Muslim (City of Toronto, 2022; Juha, 2022, Statistics Canada, 2024).

Despite their limited representation in the population, Muslims are among one of the "fastest-growing minority groups" in Canada (Environics, 2016). As with any population, a proportion of Muslims in Canada face serious problems and, all else being equal, growing Muslim populations translate to numerically more Muslims facing such problems. Some have argued, however, that the rapid population growth of Muslim communities may increase the prevalence of certain problems in particular, such as discrimination. Indeed, scholars argue that implicit bias arising from public discourse regarding associations between Muslims and global terror groups has been used to justify growing Islamophobia in Canada (Bahdi, 2018; CBC Radio, 2021; Woodley et al., 2018). Consequently, in 2023, police services in Canada recorded a sharp rise in hate crimes, with 4,777 incidents reported, up 32% from 3,612 incidents in 2022. This marked the third sharp increase in four years. Muslim populations (16%) were the second-most targeted religion of hate crimes.[1] This, in turn, affects how Muslims are perceived and treated in the various spheres of daily life, including during interactions with the justice system.

[1] In addition, geo-political conflicts abroad are noted to have local impacts as some Canadian police services (including those in Montréal, Ottawa, Toronto, Calgary and Vancouver) suggested that ongoing conflict in the Middle East may have impacted hate crimes motivated by religion in 2023. Similar trends were also reported in other countries, including, for example, by the Department of Justice in the United States and the Home Office in the United Kingdom.

1.2 Serious problems faced by Muslims in Canada

Attempts to address legal issues can also be complicated by conflicts between Canada's secular legal system and Sharia, which is considered to be an "ideal form of divine guidance" in Islam and provides the basis of the Islamic laws that we see today (Robinson, 2021). Though many Muslim-majority countries have adopted secular legal practices, Sharia plays a role in how some countries deal with family matters. Differences between the Canadian legal system and systems informed by Sharia can affect how Muslims—particularly those from other countries—seek and gain justice in Canada.

Family issues

Clashes between the Canadian legal system and Sharia-based systems are exemplified by the Canadian government's restrictions on adoptions from Islamic countries. Many Islamic countries lack formal adoption procedures and instead employ guardianship arrangements between children and adults (Nasser, 2024). As a signatory of the Hague Convention, however, Canada does not "recognize parent-child guardianships established in countries under Islamic law," particularly in Pakistan, Morocco, and Jordan (Rieger & Porter Robbins, 2023). In 2013, Canada placed a ban on adoption from Pakistan, arguing that Sharia law does not allow for the severance of birth ties between parent and child, thereby delegitimizing Islamic adoptions in the eyes of the Canadian court (Nasser, 2024). Some Canadian Muslim families have raised concerns with the judiciary, stating that such bans are discriminatory and lack transparency about interpretation. Several Canadian Muslims have challenged the adoption ban in the Supreme Court, arguing that the ban is xenophobic and unconstitutional (Smith, 2024).

Employment issues

In addition to family issues, research shows that employment-related problems are among the most frequently occurring legal issues Canadians face (Farrow et al., 2016). In the 2021 CLPS, work-related injuries and non-injury-related work issues were reported by 10% and 13% of respondents, respectively (Savage & McDonald, 2022). This is particularly concerning for Canadian Muslims who may also face heightened religion-based discrimination in the workplace. In 2017, for instance, five Muslim employees of the Canadian Security Intelligence Service (CSIS) filed a multi-million-dollar lawsuit claiming Islamophobia and workplace harassment within the agency (Shephard, 2017). More recently, multiple individuals have experienced job loss allegedly due to their pro-Palestine stance (CBC News, 2023; Middle East Monitor, 2023; Noakes, 2023), with the Muslim Legal Support Centre (n.d.) noting that they have assisted more than 300 Muslims who have faced repercussions at work due to their support of Palestine. These cases suggest that religious discrimination against Muslims exists in the Canadian labour market.

Interactions with the justice system

Increasing levels of Islamophobia have been accompanied by a steady rise in hate crimes committed against Muslims in Canada (Bahdi, 2018; CBC Radio, 2021; Mitrovica, 2023; Reuters, 2023; Woodley et al., 2018), with incidents ranging from verbal harassment and

physical assault (e.g., Aguilar, 2023) to extreme acts of violence, as exemplified by the 2021 vehicular terrorism attack perpetrated against a Muslim family in London, Ontario (Dubinski, 2024) and the 2017 Quebec mosque shooting. As noted by legal scholar Reem Bahdi (2018), however, Muslims in Canada experience barriers in accessing human rights law, particularly in the context of a perceived discriminatory event. Pointing to cases adjudicated in human rights tribunals in Ontario and British Columbia, Bahdi argues that adjudicators sometimes fail to consider the claimant's race, ethnicity, and religion in workplace discrimination and harassment cases. Bahdi also finds that the potential length of the legal process often deters Canadian Muslims from approaching human rights tribunals. Some Muslims may further be reluctant to seek recourse through the legal system due to discrimination within the legal system itself. In the last few years, Canadian Muslims have been subjected to over-policing and increased surveillance within the country (Al-Alami, 2023; Nagra & Marutto, 2016; 2023; Roach, 2023), and studies have shown that Islamophobia significantly impacts Canadian Muslim's access to legal services, resulting in unequal treatment and outcomes within the justice system (Ben Saad, 2020; Department of Justice Canada, 2023; Standing Senate Committee on Human Rights, 2023).

Gender and sexuality issues

As an alternative to the formal legal system, some Muslims may seek community- or faith-based arbitration. In fact, the Islamic Institute of Civil Justice announced in 2003 that they "intended to create an Islamic family dispute arbitration board for Canadian Muslims under the provisions of the Ontario Arbitration Act" (Resnick, 2007, p. 1). As scholars have noted, however, some Sharia guidance leads to greater restrictions on the rights and freedoms of certain groups, including women and 2SLGBTQIA+ individuals (Robinson, 2021). As a result, this announcement raised concerns among civil society organizations, including Muslim women's organizations, about the possibility of women's autonomy being compromised and the favouring of men, resulting in regressive legal interpretation and the undermining of the secular values held within Canada's legal system (Chotalia, 2006; National Association of Women and the Law, 2003; Ruby, 2013). Researchers point out that such arbitrations further marginalize Muslim women with "fewer socioeconomic resources who often find themselves agreeing to settlements which are less than their legal entitlements" (Ruby, 2013, p. 40).

Ontario mandates that family law can only be arbitered under provincial law, thereby providing a neutral and secular legal framework that aims to safeguard the rights of Muslim women. Nevertheless, a review of the existing literature shows that Muslim women in Canada experience significant barriers to accessing legal resources, particularly for reporting gender-based violence, including family and intimate-partner violence (Abdullah, 2023; Baobaid, 2020). Fear of losing child custody, social and cultural stigma, shame, ostracization, and precarious immigration status are some of the significant factors that lead to underreporting and a reluctance to seek legal counsel among Canadian Muslim women. Language barriers also hinder access to services, as most immigrant and refugee women do not speak English or French (Mezzatesta Gava et al., 2022).

In addition to challenges with accessing the legal system, Muslim women have experienced heightened scrutiny in Canadian legal and public spheres due to their use of religious head and body coverings, such as hijabs, niqabs, and burqas. Religious coverings have been subjected to persistent politicization and are often cited by political representatives as antithetical to Canadian values (Barber, 2015; Beauchamp, 2015). In 2015, the highly publicized *Ishaq v. Canada* case highlighted the limits of religious freedom as embodied in the *Canadian Charter of Rights and Freedom* (De Villa, 2015). Following the case proceedings, the Canadian judiciary repealed the Conservative government's ban on Muslim women's right to wear a niqab or religious face covering during Citizenship Oath Ceremonies (CBC Radio, 2015). Similarly, researchers have criticized Quebec's Bill 21, introduced in 2019, for misapplying religious neutrality (Kinsigner, 2019). Civil rights activists in Canada have criticized the bill as unconstitutional, particularly for its regressive approach to restricting public service officials from wearing religious symbols.[2] One of the major criticisms against Bill 21 is that it not only singles out Muslim women but also significantly restricts their right to religious freedom (Montpetit, 2020).

Regardless of the reason one chooses to do so, the wearing of Islamic religious garments publicly identifies the wearer as Muslim, leaving Muslim women particularly vulnerable to discrimination, surveillance, and violence. Indeed, research has shown that veiled Muslim women working in manufacturing, sales, and service industries experience frequent harassment and marginalization in the workplace (Canadian Labour Congress, 2019; Islamic Relief Canada, 2023; Persad & Lukas, 2002). Similarly, a Quebec legal survey conducted three years after the introduction of Bill 21 found that about 78% of Muslim women reported a decline in their sense of public safety, and approximately two-thirds of Muslim women stated that they had experienced a hate crime in Quebec (Rukavina, 2022). These findings strongly suggest that an intersectional approach that recognizes the interplay between gender, religion, and identity is crucial for understanding the experiences of Muslims in Canada.

1.3 The current study

In the past few years, Canadian Muslims have faced a range of serious problems, including discrimination, surveillance, and targeting by law enforcement agencies (Al-Alami, 2023). A study investigating the intersections of faith, identity, and access to justice, therefore, is timely and important. The current study aims to produce a detailed account of the legal needs of Muslims in Canada through in-depth interviews with Muslims who have faced serious problems in London and Toronto, Ontario. By centring their experiences, the authors hope that this work will be useful in developing evidence-based policies and community-led initiatives that promote inclusive justice, social cohesion, and equal access to legal recourse for Muslims across the country.

[2] In January 2025, the Supreme Court of Canada agreed to review the constitutionality of this bill (Lapierre, 2025).

2 Method

To better understand the legal needs experienced by some Muslims in Canada, a qualitative study was conducted with Muslim adults who have experienced one or more serious legal problems in London or Toronto, Ontario. Participants were recruited via flyers distributed to community and faith-based organizations (e.g., libraries and mosques), non-profits, legal clinics, and halal grocery stores in London and Toronto. Organizations were asked to post the flyers in their facilities and/or share the recruitment material through newsletters, social media, and word of mouth. Flyers were also posted throughout Western University's campus, and a mass recruitment email was sent to Western students by Western University's Office of the Registrar.

Recruitment material directed interested individuals to complete an online pre-screening survey (see Appendix A), which was used to assess eligibility and ensure that the participant sample was demographically diverse. To be eligible for the study, individuals were required to be Muslim, 18 years of age or older, and to have experienced a serious problem or dispute in London or Toronto, Ontario within the past three years. The problem or dispute was required to be one that could potentially be addressed through the legal system, though individuals did not need to have accessed the legal system or resolved the problem to be eligible to participate. Examples of serious problems and disputes were presented in the pre-screening survey.

Eligible individuals were invited to take part in a 1.5-hour online interview conducted over Zoom. The interviews were semi-structured and employed an interview guide consisting of central questions and follow-up probes (see Appendix B). This guide was adapted from Sutter and Esses' (2021) study, "A Qualitative Look at Serious Legal Problems Facing Immigrants in London and Toronto, Ontario," which was conducted for the Department of Justice Canada as a part of their Series of Qualitative Studies on Serious Legal Problems (https://www.justice.gc.ca/eng/rp-pr/jr/survey-enquete.html). The interview guide included questions related to the type(s) of problem(s) a participant had faced; the strategies they had employed to try to solve the problem(s); and the social, economic, and/or health consequences (if any) that had resulted from the problem(s). The interviews were audio- and video-recorded, as well as transcribed. At the end of the interview, participants were asked a series of demographic questions (see Appendix C) and were provided with a $40 electronic gift card to President's Choice as a thank-you for their time.

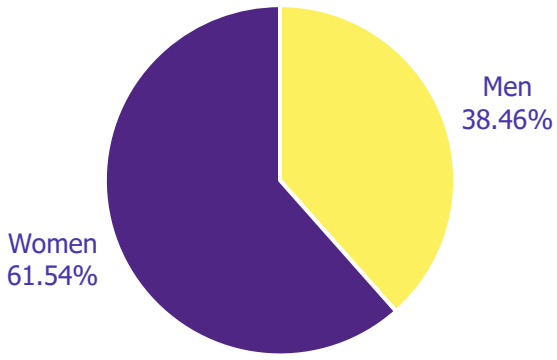
The interviews took place between August and December 2024 and were conducted by two graduate student research assistants from the Faculty of Social Science at Western University. To ensure that the interviews were performed in a rigorous and consistent manner, a training manual was developed and provided to the research assistants. This manual, which was discussed during a team training session, highlighted how to conduct interviews in a culturally sensitive manner, following the interview guides closely while holding space for participants to share their personal—and sometimes sensitive—information at their own pace. The research assistants also received training, guidance, and feedback on their interviewing skills; maintaining confidentiality; note-taking during and after interviews; and using the required technology, such as Zoom and file-sharing software.

Participants were interviewed in the language of their choice. The pre-screening survey and the recruitment flyers were available in English, Arabic, Farsi, and Urdu. All study materials and activities were reviewed and approved by the Western University Non-Medical Research Ethics Board (Project #125010).

2.1 Participant characteristics

A total of 13 Muslim adults were interviewed for this study. Nine of the participants had experienced a serious problem in London, Ontario, while four spoke about problems that they had faced in Toronto. Participant ages ranged from 18 to 47, with an average age of 28 years old, and the majority of participants (8) identified as women (see Figure 1).

Figure 1. Gender of participants.



Note: None of the participants identified as non-binary.

Twelve of the participants were interviewed in English and one was interviewed in Arabic with the help of a professional interpreter, though the languages participants reported most commonly speaking at home spanned five categories (see Figure 2).[3] All participants rated themselves as more proficient in English than in French (see Figure 3).

[3] None of the participants requested to be interviewed in French.

Figure 2. Languages most commonly spoken by participants at home.

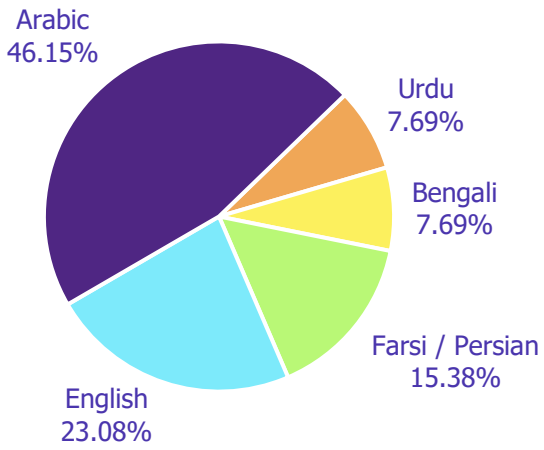
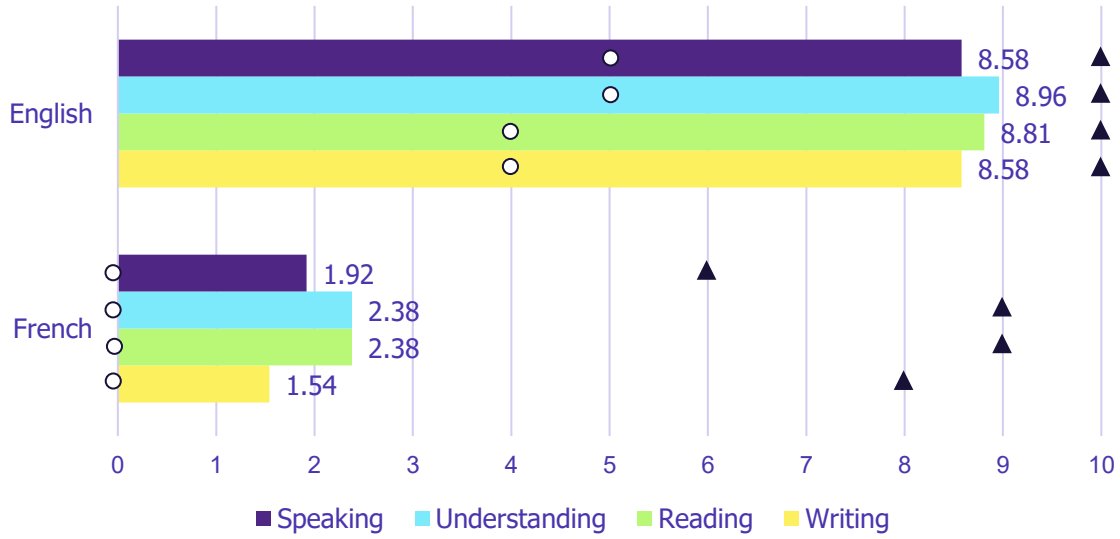


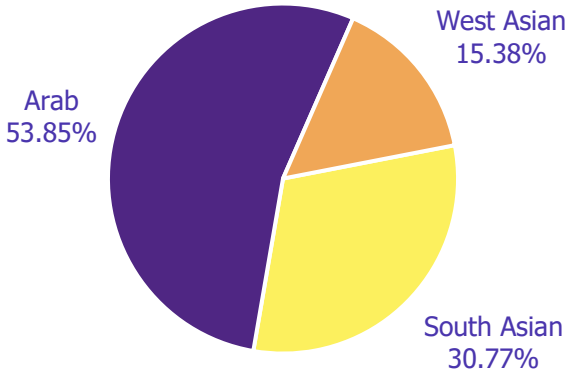
Figure 3. Average self-reported proficiency in English and French.



Note: Scale ranges from 0 (“None”) to 10 (“Excellent”). Bars and values represent mean scores. White circles and black triangles represent the lowest and highest scores in each category, respectively.

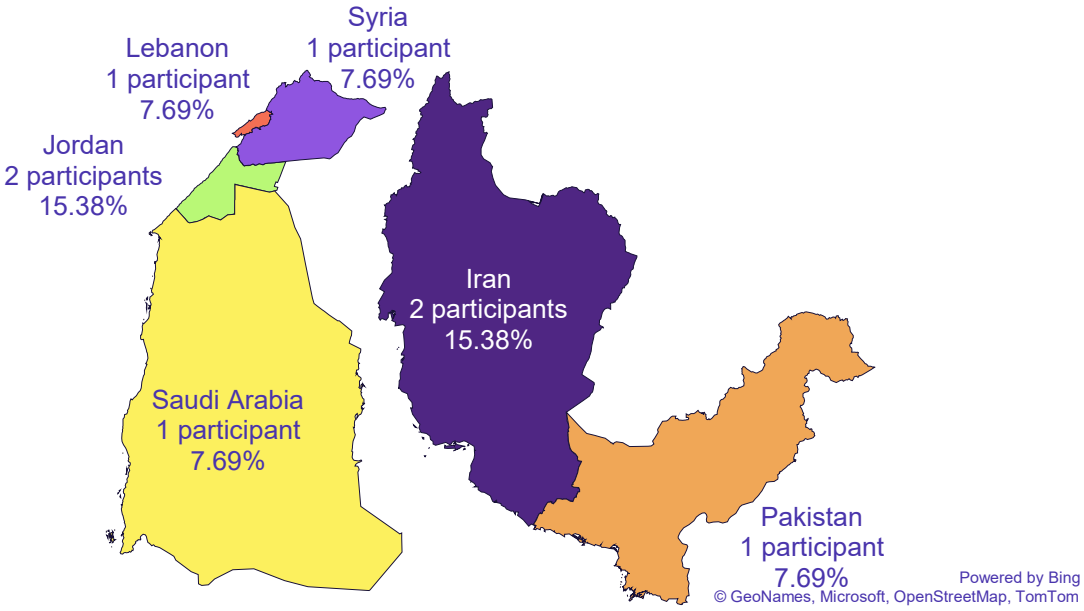
Participants' self-reported racial/ethnic background spanned three categories, with the majority of participants (7) identifying as Arab (see Figure 4).

Figure 4. Participants' self-reported racial/ethnic backgrounds.



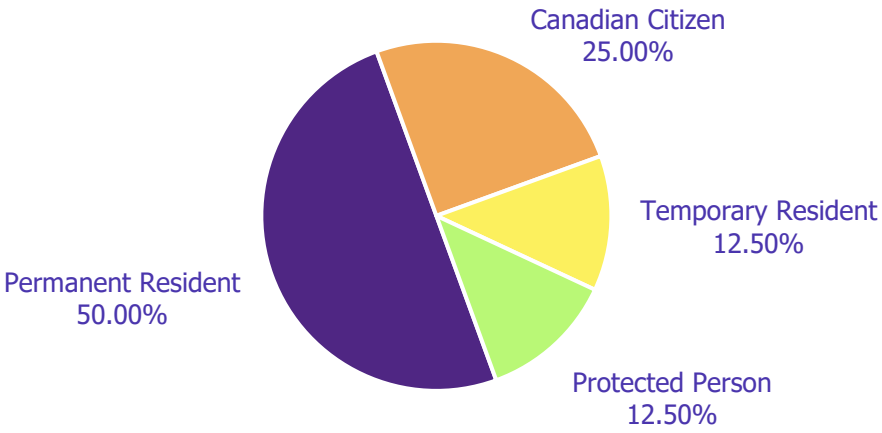
Five participants were born in Canada, while eight had immigrated to Canada within the last two to 11 years. Non-Canadian countries of birth are depicted in Figure 5.

Figure 5. Countries of birth for participants who were not born in Canada.



At the time of their interview, 75% of the eight immigrant participants were permanent residents (4) or Canadian citizens (2; see Figure 6).

Figure 6. Immigrant participants' status at the time of the interview.



Note: N = 8.

The majority of the participants (8) reported having completed some form of postsecondary education (see Figure 7), and many (6) were students at the time of the interview (see Figure 8).

Figure 7. Participants' highest level of education.

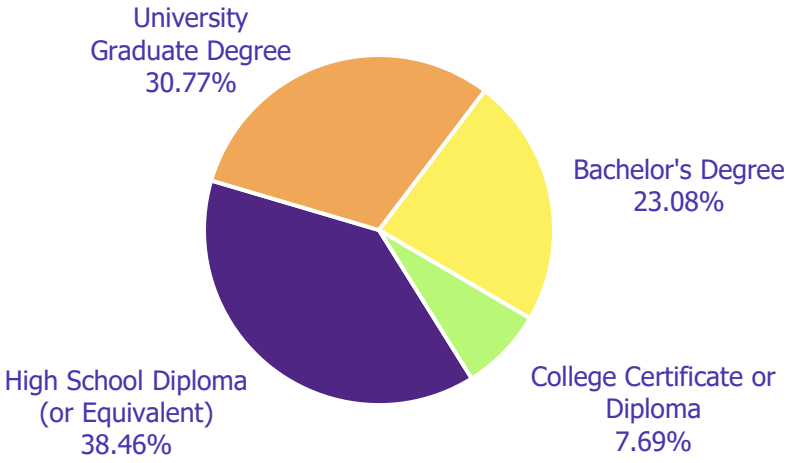
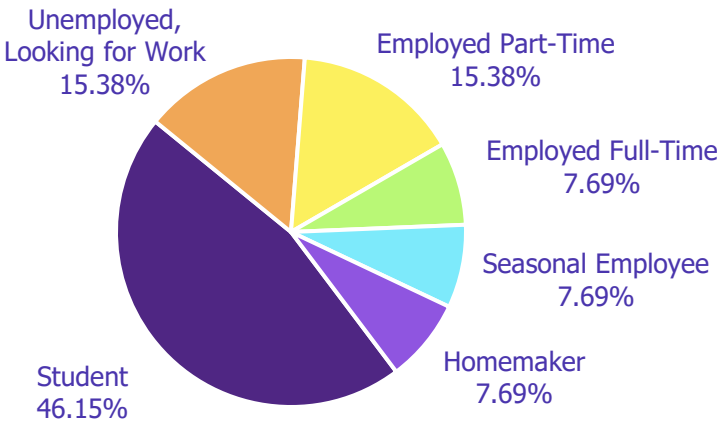


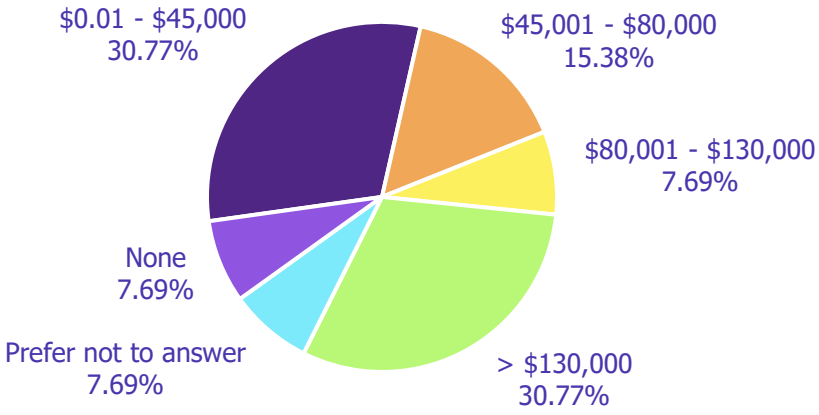
Figure 8. Participants' occupational situation at the time of the interview.



Note: Part-time employment refers to <30 hours/week and full-time employment refers to 30+ hours/week.

One participant did not wish to share their annual household income, and one indicated that they did not have any income to report. Of the other participants, four indicated an annual household income of less than $45,000, two specified an annual income between $45,001 and $80,000, one had an annual income between $80,001 and $130,000, and four replied that their household income was greater than $130,000/year (see Figure 9).

Figure 9. Participants' estimated annual pre-tax household income.



2.2 Analyses

Data collected during the interviews were analyzed using thematic analysis, meaning that participant responses were coded and sorted to identify common patterns and themes. The

analyses were conducted using an intersectionality approach, applying the GBA+ process (Women and Gender Equality Canada, 2022). By employing GBA+, the authors sought to attain a nuanced understanding of how participants' experiences have been shaped by the various intersecting dimensions of their identities.

Direct quotes from participants have been included throughout the results section with participants' permission. Quotes have been edited slightly for clarity and brevity. The inclusion of quotes helps to illustrate the major themes identified and further centres the voices and experiences of participants.

Analyses focused on:

- The types of problems faced by participants and the factors that have contributed to these problems;
- The strategies participants employed to resolve their problems, including any challenges and outcomes associated with these strategies;
- If participants sought to solve their problems through recourse to the formal legal system and, if not, why not; and
- The economic, social, and health impacts associated with various problems.

Analyses also considered whether participants' experiences were related to personal characteristics, such as gender, age, English proficiency, etc. These considerations are in-line with the GBA+ approach, which recognizes that the combination of personal characteristics (as well as external factors) produces outcomes that are unique to each individual or group. The results, therefore, present themes that multiple or all participants had in common, while sometimes presenting findings that were particular to one or a few participants.

2.3 Research challenges

Despite the use of multiple recruitment strategies, the research team faced challenges in recruiting participants for this study. Many potential participants—particularly Muslim women—were hesitant to share their personal concerns about legal issues. Furthermore, some organizations were not open to discussing the potential legal implications surrounding personal and family disputes and were reluctant to share the study information with their membership. As a result, the final sample size is smaller than anticipated. Given the small size of the sample, results have been aggregated across London and Toronto to protect the confidentiality of participants. It should also be noted that this study employed convenience and snowball sampling techniques, meaning that the sample was not selected to be representative of the broader population.

3 Results

3.1 What types of problems did Muslim participants experience in the past three years?

Participants reported experiencing a variety of serious legal and systemic problems. Six major categories of problems were identified:

- **Islamophobia, discrimination, and harassment** (10 out of 13 participants; 76.92%);
- **Family issues** (3 out of 13 participants; 23.08%);
- **Housing issues** (3 out of 13 participants; 23.08%);
- **Difficulties with navigating Canadian systems/services** (3 out of 13 participants; 23.08%);
- **Employment issues** (2 out of 13 participants; 15.38%); and
- **Financial fraud** (2 out of 13 participants; 15.38%).

Many of the problems were multifaceted and included more than one of these themes (e.g., discrimination in housing or employment contexts). Most of these challenges were also influenced by aspects of participants' circumstances and identities, such as their religion, gender, cultural background, financial situation, immigration status, and language ability.

Islamophobia, discrimination, and harassment

Islamophobia, discrimination, and harassment were the issues most frequently reported by participants in this study. Incidents ranged from stereotyping and systemic marginalization to sexual harassment. Participants shared that these events happened in a variety of settings, including at work, at home, at educational institutions, and in public spaces. Participants reported that they were often targeted due to visible markers of identity, such as race and the wearing of religious garments.

For example, a Canadian-born man shared how he and his friends have been on the receiving end of derogatory remarks at the various sporting events they have participated in.

> In sports, there's always trash talk. And then it always goes too far at a certain point. People start bringing in race and stuff. [The area I'm from is] a predominantly white area, and [people] will see the one or two [racialized] kids on the team and start spewing discrimination at them. … Normally I just ignore it because I'm used to it. I don't really care. But then sometimes, if they say it to my friend … I'll stand up [to them]. And sometimes that gets ugly. … [A year or two ago], one of the fans [of the team I was playing against] said something like "You dirty Muslim" while I was playing because I think [the other team was] losing or I had scored.

Another participant—a woman who is a Permanent Resident—described an encounter that she identified as racism, which occurred while having her photo taken for a driver's license.

"[The staff member] insists, 'I want to see your neck, your ears, your forehead from here.' … I told her, 'I am Muslim. This is my hijab. I cannot [adjust it] like this,' … but she kept insisting."

This same woman further noted that her son had been the victim of Islamophobic name calling at school, which she attributed to societal narratives about Muslims.

> When [my son] started school, everything was going well. After that, he faced racism or Islamophobia. One of his friends called him September 11th. … [This issue], in my opinion, must be [something that has stemmed from the friend's] parents. … He's 14 [years old]. I think he's heard something from someone or adults. ... Yes, this boy, [my son's] friend, [was] affected by adults, or news, or media.

Islamophobic comments at an educational institution were also reported by a Canadian-born woman. The comments were made by a man after the woman shared with him that her friend's cousin had been killed in Gaza during the 2023 Isreal-Hamas war.

> His impression of what was happening [in Gaza] was [that it] was fully something the Palestinians deserved because Islam—and he used these words—he said, "Islam is a religion that promotes violence, and if followers of Islam could have their way, they would fully conquer every single country that they wanted and implement Sharia law."

Immigration status was an additional target for discrimination, as exemplified by the experience of a woman who is a naturalized Canadian citizen. She recounted how a casual conversation at a fundraising event quickly escalated into an interrogation about identity, ultimately culminating in xenophobic verbal abuse.

> This woman came up … and she was like, "Who are you?" I told her my name. I told her that I'm with [the organization]. She was asking me where I was from. That's a very difficult question for me to answer because of my background. … I was like, "Well, I've grown up in eight countries. Do you want me to tell you all of them?" and she was like, "No, where are you really from?" … I told her that both my parents are Pakistani, and she started talking about how refugees have ruined this country. … I told her that my dad [came to Canada on] a specialized worker [Permanent Resident] card, … and she was like, "Oh, you're taking our jobs." … I told her that my mom doesn't work, and [the woman started] talking about how we're freeloading. … [When I told her that I was a student, she said], "You're going to take seats away from other Canadians."

Family issues

Participants shared a variety of family-related issues, including domestic violence, child custody disputes, and harassment.[4] All of the participants who reported these types of issues were

[4] To emphasize the best interests of the child, the *Divorce Act* now features concepts and words that focus on relationships with children, such as parenting time, decision-making responsibility and contact. The term "parenting

women. Their experiences highlight the effects of systemic inequities and power imbalances rooted in cultural gender norms.

For instance, a Permanent Resident explained that she had relocated to Canada with the hope of finding justice and protection for herself and her children after suffering abuse from her ex-husband. Prior to the relocation, her ex-husband had attempted to use his political influence in their country to separate her from her children. His efforts in this regard have continued since the woman and her children moved to Canada, first through the filing of abduction charges and then through a custody battle, during which the woman's fitness as a parent was called into question due to her religious beliefs.

> [The bias in the legal process] was clear in the [custody] trial when the children's lawyer told the judge, "The mother's belief is dangerous for the children. We have to protect the children. … Her beliefs are strange." Even my ex-husband, he [wrote in his custody application], "She wears the veil. My daughter in Grade 7, she wears the veil." Okay, what is the problem with the veil? … Everything in Canada is allowed. … [Children] have the right to choose what they want. Why, when it comes to wearing a hijab or veil, is there no right, is there no freedom? … The issue now is about the custody for the children and the decision-making [for the children]. They are trying to take the children from me because, in the trial, it was confirmed by the judge that I am innocent of the international abduction [charge]. I came here legally. I have all the rights to move the children from [our previous country]. I have full custody and sole decision making. … In addition, my children, they are Canadian citizens. … It was confirmed that [it would cause] serious harm to move the children from Ontario and return them to their father, … but my ex-husband is now trying a different [tactic in which] he argues for custody and decision making.

Similarly, a woman who initially moved to Canada to be with her husband and is now a Permanent Resident described her experience of navigating a cross-border child custody dispute following years of domestic violence. Though she initially remained silent about the violence due to cultural expectations, she eventually found the courage to speak out about what was happening.

"I had a lot of problems with my husband. Lots of domestic violence. … I was hit a lot. I reported him to the police. I tried to solve the problem between me and him before involving the police, but it kept going, so I reported him to the police more than once."

When the violence continued, the woman decided to travel with her children to her and her husband's country of origin to spend time with family. When it came time to return to Canada, however, her husband imposed a travel ban on their Canadian-born children, forcing her to leave the children with family and return to Canada alone.

> I got to [my home country], and [my husband] had a plan. I didn't know that he had a plan. He didn't [give approval for] the children to travel [back to Canada]. He took away all of our

order" replaces "custody order" throughout the Act, for instance. For more information, see The Divorce Act Changes Explained at https://www.justice.gc.ca/eng/fl-df/cfl-mdf/dace-clde/index.html. The term "custody" will continue to be used in this report as that is the term participants used.

> documents. … The three children are Canadian—they all have Canadian passports—and I have permanent residency. … I had no knowledge that he could [prevent] Canadian children from traveling [to Canada]. … I asked for help from the Canadian Embassy, but the Canadian Embassy cannot interfere with [our home country's] law, and [according to our home country's] law, the father can hinder the children from travelling. So, I travelled alone to Canada. And when my husband saw that I [had returned] to Canada, he sued me. He sued me for divorce and also for custody. … [I started] trying to divorce him and also asked for custody [and alimony]. … My husband's financial situation is very good. He has a successful business in Canada, so he was able to use those financial resources to hire good lawyers, and so he had an advantage over me. I was relying on him financially. I wasn't working. I wasn't getting an income. I couldn't pay the lawyer.

The financial challenges that this participant faced were due, in part, to her adherence to cultural gender norms, which led to her being financially reliant on her husband.

Similar themes were evident in the experience of a Canadian-born woman. She described growing up in a restrictive environment before being disowned and forced out of her home. She faced abuse enacted by an authoritative male relative whom her single mother relied on as a stepfather figure.

> My household was very toxic growing up. It was kind of something that I became used to, but these last three years—especially this last year—my decision to go away for university [and to stop] wearing the hijab—many things led to a lot of discrimination that was rooted in me being a woman and exercising my rights as a woman. A lot of it was from my [male relative], and my mom was very submissive in listening to him because he has a high role [in the religious community]. … Me getting disowned and kicked out? [My male relative] said that was rooted in four reasons: one, me going away for university because I shouldn't be moving away from home without a man in my life; I would stay out past 7 P.M. during the week; … I stopped wearing a hijab, and that was one of the main factors; and then he found out that I actually had a boyfriend. … As a result, I was kicked out of my house. … On top of getting kicked out, my uncle would send me texts every day … calling me a whore, calling me a slut, … saying that I ruined my mom's life. … [When my sister got involved in the situation,] he started calling my sister a prostitute and … [saying that] she was a whore for moving out and how she's not the ideal Muslim woman. … [He said that] we're straying from God and that has destroyed our lives. … He would skew religion in such a way to make my mom believe things, but me and my sisters—who went to Islamic school—knew that he was lying. … When I got kicked out, I [said to my mother], "I don't understand why you put this man ahead of me." … [She responded], "He's the only one I have. What am I going to do in my life without a man?" … It might just be traditional gender roles at the [head of this issue] because my mother would not have been listening to [my male relative] outside of his role as a man, let alone as an imam. … If I was a man doing the exact same things, … [they] would not have batted an eye.

Housing issues

Housing-related issues were often intertwined with other problems, such as financial instability, discrimination, accessibility barriers, and systemic inequities. Many participants found that securing safe, stable, and affordable housing was complicated by their immigration status, race, religion, or physical needs. Discriminatory treatment by landlords, difficulty accessing proper accommodations, and restrictive leasing policies made finding and maintaining housing increasingly difficult.

A Canadian-born man, for instance, described how he and his family have been subjected to recurring instances of discriminatory racial assumptions and remarks made by their landlord.

> My mom—she's very financially responsible. … We've been [living in our home] for 9 years, and maybe [my mom paid the rent] late once or twice. [The landlord] will be like, "Oh, always you people. You can't afford it. That's okay," or like, "You people are always late." Stuff like that. … We live in an older house, so there's a few problems. My mom always calls if the pipes aren't working or the toilet's not working, and then the landlord always complains, "Oh, you people mess things up."

Disability-based discrimination was additionally noted, as exemplified by the experiences of a woman who is a Permanent Resident. She recalled how she and her son—both of whom have impaired mobility—have faced housing challenges due to a lack of accessible housing and an unwillingness on the part of their building's new management company to implement accommodations. She reported that their ability to move and secure housing was limited by their immigration situation and the unwillingness of some landlords to accept a tenant receiving support from the Ontario Disability Support Program (ODSP).

> I moved [to my apartment building] in May 2022. When I moved, I knew there was no ramp and there are stairs to access the elevator. At first, [the building] management was okay. They [realized that a change was necessary], but when they started to do something, [the building management company changed]. … The main issue is that I came [to Canada] under private sponsorship, so I needed to stay in this house for at least one year because [my sponsor] signed a contract.[5] … After the end of the contract, I faced [other kinds] of difficulties [in finding] another place. When I found [a new place], they told me I needed a guarantor. I told them that I have a good credit score, but they said, "No, we need a guarantor. Otherwise, you need to pay six months [of rent] in advance." … I am under ODSP recently also, so [I've faced problems related to this as well] when people said they didn't want to renew our [tenancy agreement].

Unresponsiveness and unsatisfactory living standards were also discussed by a woman who is a naturalized Canadian citizen.

> After I signed [the lease] and gave [the property manager] his deposit, he ghosted me. … And then I moved in, and the fridge wasn't sealing. It wouldn't close all the way. On the

[5] In Ontario, tenancy agreements can, in fact, be terminated early under certain circumstances (Landlord and Tenant Board, 2018). This participant, however, may have been unaware of her rights as a tenant.

> countertop, there was a paper with [a list of] things that had to be repaired. The front door also didn't lock. It closed, but it wouldn't lock. … They clearly knew this stuff because it was in the paperwork. … I did document all of this stuff, and I also sent them a formal email. … Eventually, the front door was fixed, but they didn't' fix the fridge at that time. … I gave them another call, and they were like, "Oh, yeah, we already know about this. We're sending someone over." … The entire school year went by. Nobody fixed my fridge.

Difficulties with navigating Canadian systems/services

Several participants—all of whom had come to Canada from other countries—highlighted problems that they faced while attempting to navigate Canadian systems/services (aside from the legal system, which is discussed in more detail in Section 3.3 of the Results).

For example, a man who is a naturalized Canadian citizen described the challenges and perceived discrimination his family encountered while trying to help his cousin come to Canada for postsecondary school.

> My cousin got accepted into [a Canadian postsecondary school] for a master's degree [in engineering]. … When he applied for his student visa after his acceptance, [Immigration, Refugees and Citizenship Canada] said that they don't believe that he needs to be taking a Master's [program] to be getting a job in engineering in Canada. They rejected his application and said he was too old, even though he was 22 years old. … After contacting some [immigration] lawyers about [the situation], they said that he had a case for a lawsuit, so he ended up starting a lawsuit. … The embassy agreed that they'll look at his application again if [my cousin] decided to drop the suit, so he dropped the suit. Then the embassy rejected his application for the exact same reason. He had paid his student fees at that point because they told him they'd be able to get him in for the term he wanted. So, he paid his student fees, but then they rejected him, so he couldn't actually attend [the school]. … It was discrimination. He said [in his lawsuit], "You guys are rejecting me due to discrimination."

Immigration-related issues were also noted by a woman who came to Canada as a Protected Person and who has since applied for permanent residency. She noted a lack of readily available information and observed disparities in treatment based on language proficiency.

> I was born as a Palestinian refugee in Lebanon, so I've been stateless almost all my life. … I came to Canada, and once I reached the airport, I directly told the border officer that I want to seek asylum. … [Border security officers] don't provide much support, to be honest. You have to figure out a lot of things on your own. Thankfully, I think I was at an advantage because I knew English, and I spoke English well. … There were other people who were also seeking asylum and … their English was not as good. They didn't speak much English. I could see that they were treated differently, more harshly, like, "Do this, do that. Why are you here?" They're being asked this question as if they're criminals. … I felt I was being treated in a more compassionate way. … I had to do a medical test, and I asked [the officer], "What doctor should I go to?" He said, "You're smart. You'll figure it out." I had to figure out pretty much everything—from finding a lawyer to navigating what I needed to submit. … When I was talking to the initial lawyer I was dealing with, he wouldn't give me much

> information. I would figure out things on my own from [overhearing] or talking to other refugee claimants.

On the other hand, a man who is a Temporary Resident struggled to access timely medical treatment due to his unfamiliarity with the healthcare system. Inadequate initial treatment and delays in receiving specialist care ultimately resulted in multiple emergency surgeries that could have otherwise been prevented.

> I mentioned my [health concern] to [a doctor at my postsecondary institution's student health clinic]. He said that it's okay and, "I'm confident you don't have a serious problem." I visited him maybe three or four times in three months. After that, the situation got worse. … We found that there is a serious problem, and he referred me to a specialist [in another city because of long wait times in my city]. … [The specialist] said, "You have a really serious problem." … He referred me to another [specialist in my city], and it took a long time to visit that doctor. … It took maybe [6 to 10 months]. … At that time, my situation was an emergency. At that moment, he said that [we needed] to go to the second floor and go to the operation room and do surgery. … I visited [the second specialist] again in November because we are thinking maybe I need another surgery again. … [I have now had surgery] three times. … Because [I am] an international student, I didn't know that the second opinion option [was available]. If I knew that, I [would have asked about] it sooner. … I didn't know I should go to visit a general doctor first and he should refer me to a specialist because in my country, we can go to the specialist directly.

Employment issues

Participants who discussed issues related to employment cited workplace discrimination, unpaid labour, barriers to advancement, and insufficient institutional support.

For instance, a woman who is a Permanent Resident reported that she had experienced a hostile work environment during her first trimester of pregnancy. She described how perceived bias and discrimination led her to complete unpaid labour in an effort to prove her worth.

> I had a colleague who was Canadian, and I think she was very nervous. She hated anyone who was not Canadian, so she started to [talk badly about me behind my back] to my supervisor, and my supervisor then thought I wasn't doing my [job] very well. At one time, my supervisor asked me to leave my job if I couldn't satisfy that Canadian colleague. I felt stressed, and I was not in good condition because that was in my first months of pregnancy. I really felt uncomfortable. I felt—from my side—[that nothing was] wrong, but because I'm not Canadian, they led [themselves] to behave [toward me] in this [way]. … I started to work on [my tasks] for more than 40 hours a week, although I was hired for 15 hours. I worked much more than my weekly hours. … I was expecting to be paid more by my supervisor because … I mentioned to my supervisor that I [worked] more than the [hours I was hired for], but that didn't happen.

A Canadian-born man also shared his frustration with what he believed to be systemic biases. Despite being born and raised in Canada and meeting all of the necessary qualifications, he had

been consistently overlooked for promotion—a situation that he attributed to his Islamic-sounding name.

> For the last [two and a half to three] years, I've been applying for promotions at [my work]. The first four jobs that I applied for, I never received an interview. In terms of my qualifications, I'm very highly qualified in [my field]. … I check the boxes of everything that's needed to be promoted. This past year, I continued to seek promotion, and I was never given interviews. … I can't see anything other than my name being a barrier to my advancement. … All of the leadership [in my organization] is white, for lack of a better description. [The organization] says "diversity." … They say these catchy terms and, "We're trying to represent our population in leadership," and I haven't seen it yet. …. Is it a coincidence that my name is [an Islamic-sounding name] and every single other person that got the job was white and isn't as qualified as me?

Financial fraud

Finally, two participants noted that they had experienced issues related to financial fraud.

A woman who is a Permanent Resident reported that, after moving to Canada, she discovered that she had been a victim of fraud committed by her ex-husband.

> When I came [to Canada for the second time after my divorce], I discovered that there is around $30,000 under my name [owed to] the [Canada Revenue Agency; CRA] because of my ex-husband and his friend who lived here. [My ex-husband and I initially] landed in 2010. I have two children with Canadian citizenship, so he manipulated the system [to make it look like] we live here. However, we were not here. He brought me here only to deliver the children to [acquire] Canadian citizenship [for them], and we returned immediately to [our previous country]. … When we landed in 2010, he applied to immigrate to Canada. And then he added all of my documents to his application. … I felt there was something wrong going on because he is [usually] very bad toward me. But when he wanted me to sign the papers, he was nice. … He opened a joint bank account, and he told me, "This is the rule in Canada. We cannot open separate accounts." He gave me many papers to sign. I didn't know what they were for because the system in our country is totally different than here. He started the application with the CRA to get the child tax benefits and all the [other] benefits from the government. He claimed that we are low income and that he has a small business. … The government thought that we lived here in Canada because he put [his friend's] address as our address. His friend here—because he has the debit card [for our bank account]—used the [banking] machine to withdraw the money. They took the money for many years—I think three or four years.

Another participant—a Canadian-born man—explained how he had been targeted by a taxicab scam.

> I was actually a victim of a scam where, essentially, … you'll have a driver—the fake driver—and you'll have a guy in the back [of the taxi]. … [The passenger will] tell you, "I only have cash, and he only takes card." How the scam works is, you're going to give that guy

> your card, … [and the driver will] act like he's actually processing it. You'll put your pin number in. However, he's going to save that pin number, and he's going to switch your card with someone else's and give it to you. That passenger—the fake passenger—he's going to hand you cash. So, something like that happened to me. … I actually didn't find out until a couple of days later because I kept on tapping my card and I'm like, "Why the hell is it not working?" … Then one day I just looked at my card. I'm like, "That's' not my name." … I was lucky because my account had some feature which [locked the account]. … They tried to take over $2,500, but they only managed to take $100 in total.

3.2 How did Muslim participants try to resolve their problems outside of the legal system, and what has been the outcome of these efforts?

Many participants expressed that they were initially uncertain about how to address their problems. They did not know where to begin, what options were available to them, or what steps were best to take. As a result, many sought information from online resources.

For example, a woman who is a Permanent Resident shared her process of learning more about Canadian law while trying to navigate the accessibility issues that she and her son were facing in their apartment building.

> I go through a website. I check sources to understand more. When I moved to Canada, I needed to educate [myself] about law. [In Canada], there are very specific laws. … There is health law, real estate law—it's not one lawyer for everything, [like what] I knew before. Here in Ontario, or in Canada in general, they have a speciality. I go through a website. … [One of my problems is related to health and accessibility, so] I went to [a university]. I registered [in a course about] health law to know more about these things. In general, when I face a problem, I go to a source. I try to find a source for information from the government.

Participants—particularly women—also relied heavily upon advice and support from their immediate networks, including friends, family, and community members.

This same woman, for instance, often depended on neighbours to transport her son and various items in and out of her apartment building, though this was not always an ideal solution.

"I sometimes need to call our neighbour to help me because I have an issue myself. I cannot carry things. I have different kinds of issues [with my physical body]. … Many times, I needed to wait a long time to find someone [who would help me]."

A woman who is a Protected Person explained how she received valuable assistance from her family and others who were in immigration situations like her own.

> I figured my best bet of trying to figure things out is to talk to people. ... I would figure out things on my own from [overhearing] or talking to other refugee claimants and so on. … I was getting [financial] help from my parents. Had it not been for my parents during that period, I wouldn't have made it, to be completely honest. When you don't have your work permit, you cannot work. So, how would you sustain yourself? But then I think of all the other people of whom I've heard stories of. … When I went [to a shelter to meet someone], a

> lot of the people who were there, they were also [asylum seekers], but they are in a shelter because they don't have the money to be somewhere else. … Had it not been for the support of my family, I don't think I would have made out as easily, which is, again, a privilege that I had that I know a lot of people don't have.

Similarly, a woman who is a Permanent Resident described how she was aided on a work task by other international students at the postsecondary school she attended and worked at, after poor experiences with her Canadian colleagues had left her feeling reluctant to seek help from other Canadians.

> At the beginning, I tried to find someone who was [in the same degree program and from the same cultural background as me]. … Unfortunately, [I could not find anyone like that] in our department, … so I asked other people who are not Canadian but who are in our department. … I didn't [want to ask a Canadian for help because] I was not sure that they would [agree] to help me.

Other participants sought advice using more formal channels, such as through community organizations and institutional groups.

For example, a Canadian-born man stated:

"I decided in the summer to raise [the issue of being passed over for promotions] to our internal human rights group. … The issue was [passed to Human Resources]. They've been investigating my situation."

The importance of accessible community supports is made particularly clear by the experience of a woman who is a Permanent Resident. She reported that a cultural community centre was instrumental in helping her overcome challenges like language barriers and abuse-related isolation while trying to navigate a cross-border custody case.

> I didn't have any information [or knowledge about where to find information] … because my husband didn't want me to get to know people or contacts in organizations or be in contact with anyone who can give me information. … The first [issue] was that my English was so weak that I wasn't able to communicate in English. I was only able to communicate with people who spoke [my language]. The first thing I did is I contacted the Canadian Embassy, and they connected me with Family Protection Services. [Family Protection Services] connected me to the [cultural] community centre. At the [cultural] community centre, there's a woman there who helped me so much. She connected me with so many people. Through the [cultural] community centre, I also got introduced to legal aid and the Ministry of Foreign Affairs, so the [cultural] community centre benefited me the most.

Though some felt overwhelmed by the lack of clear and consistent information that they were provided, participants generally valued the support they received from others.

For example, a Canadian-born woman noted that consultation with others had made her more aware of the severity of her situation.

> It's when I started telling people and realizing that [the way I was being treated] wasn't normal that I came to the realization that my situation [with my male relative] was really bad. … The day before I moved away for university, I visited my high school. … I got into this long conversation with … two of my female teachers who have always acted as role models for me. … They said something [that prompted me] to explain the situation I was in, and I remember they were so shocked. They said, "The way that you portray yourself and the way that you hold yourself leads me to think that you don't have anything [like that] going on in your life." They were saying they were really proud of me. … My friends are my rocks, and they're the people that I can say things to and [then] I feel better. … Talking to [my friends] and hearing adults say—from their perspective—that this is messed up, … and [hearing] that they care for me, truly helped me get through the situation.

Another Canadian-born woman also commented on how community helped her manage the fear and grief she felt after learning about a sudden outburst of Islamophobic attacks that had surfaced at her postsecondary school.

> I tried to build as much of a community as I could so that I knew my experiences weren't [limited to me]. I wasn't experiencing these things alone. If I could describe the root of all of my grief in the last year, it probably all boils down to the sense of not existing and of no one believing that what I feel and what I think is valid. … It was really important for me to try to find people who understood what that was like. I didn't have to prove to them that these experiences were real because they'd already lived through it.

None of the participants, however, reported that their most serious problem had been completely resolved. Instead, many remarked that they were still waiting for a resolution or that they had decided to simply move on. Some participants further explained that systemic barriers, emotional fatigue, fear of potential repercussions, or cultural considerations had led them to abandon their efforts to address their issues.

For example, a woman who is a Permanent Resident remarked that she had prioritized keeping her job over recouping the money she was owed for unpaid labour.

"[The pay reconciliation] didn't happen, but I'm okay because I could keep my job. That's important to me."

In contrast, a Canadian-born Arab man who believed that he was being discriminated against at work explained that the lack of resolution had led him to consider leaving his career entirely.

> I put myself in a vulnerable position. I exposed my issue to people that I thought could help me. … I've kind of exhausted the internal process of trying to deal with this, and so now I'm exploring and thinking more about what to do. … Honestly, I'm exploring other careers. That's where I'm at right now. … I'm thinking of just stopping teaching for a little bit. … I actively am looking for other opportunities outside of education, just because it seems like a waste of my potential.

Similar capitulation was expressed by a woman who is a naturalized Canadian citizen.

> I don't usually want to tell my parents [about my issues]. If I told my parents, I have no doubt [the issues] would be resolved. It's just, that's not necessarily what I want. Like, in the [sexual harassment] situation, my parents would freak out even more than I probably am, and they would want to move me out of [my university program]. … I also feel like, just being Muslim and my parents being raised in the culture that they are, it's not the same as when white people go and tell their parents, "Oh, this guy's bothering me." My parents are going to be like, "What were you wearing?" You know? They have that kind of conception of things. … Same with the landlord [issue]. My parents would have escalated it beyond belief. … The [issue with my landlord] seems like it's ongoing. I think it'll just continue to go on until I eventually address it or move elsewhere.

3.3 Did Muslim participants engage with the formal legal system to help address their problems?

In attempting to resolve their problems, the majority of participants (7 out of 13; 53.85%) did make contact of some kind with a member of the legal system. Issues for which legal assistance was sought included:

- Child custody and divorce (2 out of 13 participants; 15.38%);
- Immigration challenges (2 out of 13 participants; 15.38%);
- Housing issues (1 out of 13 participants; 7.69%);
- Workplace discrimination (1 out of 13 participants; 7.69%); and
- Financial fraud (1 out of 13 participants; 7.69%).

In most instances where the formal legal system was used, there were no other feasible alternatives.

For those who sought legal assistance, what was their experience like?

Most participants who sought legal assistance for their problems faced challenges in doing so. The primary challenge faced by participants was a lack of knowledge about the legal system, including what to do, where to go for information, and how to obtain a legal representative. Financial costs, the length of the legal process, and fear of potential repercussions were mentioned as factors that had impacted participants' ability or willingness to fully pursue a legal resolution.

For example, a woman who is a Permanent Resident consulted a lawyer regarding the lack of accessibility features available in her apartment building. Though this lawyer—who is a family friend—helped her draft letters to her building's management company, she was reluctant to pursue additional legal action due to the potential time it could take.

> I have my friend [who is a] lawyer. I explained [the problem] to him. His speciality is real estate. He said, "We need to start [with a] letter, like this." … And we kept sending letters.

> We kept sending emails. … When I heard [the legal aid process] is going to take a long time, I said [to myself], I don't have enough time for this because, really, I have a serious—very serious—problem. … Now there is an upcoming surgery for my son, so I don't have time to do anything [for a] long time or through legal aid. I really need to change [apartments] as soon as possible.

Similar sentiments were expressed by a Canadian-born man who believed that he had been passed over for promotion due to discrimination.

> I also consulted the Human Rights Tribunal of Ontario [HRTO], and their advice was that it would be a drawn-out affair.[6] I wasn't interested in drawing out this problem that I'm having with my employer for something that I think would probably only spoil my opportunity [for promotion] even more because it puts [a label on you]. … I've thought about consulting a lawyer, and that comes with a lot of question marks. I don't know who's specialized in this [type of issue]. You think being born and raised here would help, but it's such a foreign topic to try and pursue legal action that I don't even know where to start. … I don't know if I have a [valid] case or not. … In terms of my next steps, like with the legal system? It's a mystery for me. What do I do next? How do I do it? I've heard of people going through lawsuits before for other reasons—for business reasons, for other things. It sounds very stressful. It sounds very daunting. … [A] lot of money involved, a lot of time involved, and the outcome is unknown.

Financial concerns and a lack of knowledge about the legal system were also mentioned by a woman who is a Permanent Resident. The complexity of her international divorce and child custody case led to additional complications when she received conflicting information from different legal professionals about which country her case should be addressed in. These issues resulted in delays with receiving legal assistance and additional financial strain due to repeated travel between Canada and her home country.

> It took me so much time—from September to January—to figure out what to do, until I found lawyers to help me. Unfortunately, so many people would give very different advice, and I was hesitant. I didn't know what to do. … I didn't have enough money to consult with lawyers and pay for them. … I spoke with legal aid many times, … and they advised me to go to [my home country] and solve my problems [there]. … I went to [my home country], and I couldn't solve the problem. … Unfortunately, [my ex-husband] divorced me in [our home country], but my case for divorce in Canada was not progressing. There was no decision made on that case. … It's in its last stages, and the judge asked for a trial, but, unfortunately, I couldn't find a way to pay the expenses, so the case has been paused. I tried to contact legal aid several times, but there's no one to help with the expenses. … I asked the judge to help me with lifting the ban [that is] hindering the children from traveling, and he said that I could go to [my home country] for some periods [of time] to visit [them]. … Some lawyers would tell me that I can't bring my children [back] to Canada, and other

[6] The HRTO does not provide legal advice to members of the public. This participant may have meant that they received information about the legal process from the HRTO, rather than formal advice. Alternatively, they may have consulted with the Human Rights Legal Support Centre about the HRTO.

> lawyers would say, “No, that can’t be. The Canadian law will help you bring the children [back].” … I was confused. I wasn’t sure whether I [should] stay [in my home country] or [come to Canada to resolve these disputes]. … It took me so long [to get legal assistance]—four to five months—and in [my home country], my husband, he was almost done with the divorce process. It was so easy for him to get that done [there]. ... He had the information that he needed. … Also, his financial situation really helped. He was able to connect with lawyers easily, and he also had the same [experience] with his first wife, so he knew [what to do].

This woman did, however, note that the legal assistance she received was valuable, stating:

“It was helpful. It was late, but it was helpful. When I spoke to legal aid, I was able to obtain information that helped me.”

Other participants mentioned that they felt they had been treated dismissively, unfairly, or unprofessionally by the members of the justice system with whom they had interacted.

A Canadian-born man, for instance, expressed his frustration with the lack of follow-up he had received from police after he had reported that he had been a victim of a financial scam, though he clarified that he believed this was more of a general issue rather than one motivated by Islamophobia.

> I filed a police report and everything. The police are still investigating. … This is not because I’m Muslim. It’s just a general complaint. I sometimes find that police in Canada, they’re very slow sometimes. … It’s been a month and a half [since I was scammed]. I haven’t gotten any follow up from any officer yet. I submitted [the report] a month ago. … They said they got [the report]. However, I at least expect some follow-up, you know? “How are you doing?” Where’s the money? Stuff like that.

In contrast, explicit bias and discrimination were reported by a woman who is a Protected Person. She described how a lawyer made assumptions about her situation due to her religious identity, and how dealing with the lawyer left her feeling frustrated and forced to rely on her own judgements.

> The initial lawyer I worked with, for instance, he wanted to make these random assumptions about my case just because I am Muslim. I had a certain story of why I'm seeking asylum, but he wanted to make things up just because I’m a Muslim. I am like, “No, I am not going to lie—this is what happened, and this is my story.” I’m not going to make things up just because I’m Muslim. [I’m not going to] take advantage of [my identity] in a way that would provoke compassion. … [In an interview with border security, the officer] wanted me to sign a paper that relates to deportation, but I didn’t sign it. … I’m not going to sign on papers I don’t understand. … And then when I went back to the lawyer, he would be like, “Why didn't you sign it?” I'm like, “I didn't understand what it said,” and he's like, “So what?” He was saying it in a way like, “If the government tells you to sign on something, you sign on it.” I'm like, “No, that's not how it works. I have the right to read, to understand, and to agree or

> consent to something or not." There were so many obstacles. … I just had to have courage and also trust my own intuition and my own knowledge of [what my rights are].

In the case of a woman who is a Permanent Resident, poor experiences with legal professionals ultimately led her to resort to self-representation in court. Her experiences with the justice system left her feeling unsupported and targeted.

> My [youngest] daughter, she has visitor visa status in Canada. To give [her] permanent residence, I went to a lawyer here in [Canada]. … I provided him all the documents from [my previous country]. It was final orders for custody and final divorce. … When this lawyer was involved in my case, he destroyed everything. He filed the application, but he did not [include] the serious information [about my ex-husband] in the application. … I started the application in October, and until January, [the lawyer] just wasted time. He told me, "Okay, give me $5,000 and I will try to work on your file." … [I told him] I didn't have the money. That's why the government helped me and gave me a legal aid certificate. … [When I was confused about the legal process, the lawyer] told me, "You are a newcomer. You can't understand anything about the law here in Canada." … Even the courthouse, … they are not helpful. They refused to file my document in the proper way. They refused to add my document to the record. … The judge refused my material. She refused the evidence regarding the children's protection and the history of our cases. … I was self-represented [during the child abduction] trial because I cancelled the lawyer. … I discovered that [the lawyer] had filed something I didn't know about. He gave consent for another party [to access my file]. I didn't have any idea about that. … I cancelled him immediately and I decided to be self-represented. The biased judge, she told me in one appearance in the court, "I will use my authority against you," and she started laughing. … She told me, "I will believe your ex-husband, and I have the authority to believe whoever I want." … I don't know how I can claim or make an application against the court. ... Even now, my file [is with them although] I am self-represented. … Now five or six [people have access to my file]. I sent an e-mail to the manager of the courthouse [asking him to remove their access] to protect the confidentiality of my file [since] they are not involved in my case anymore, [but the court] ignored [my request].

Why were some Muslim participants hesitant to seek legal advice?

The participants who chose not to seek legal advice for their problems described a wide range of factors that had influenced their decision in this regard. One such factor was a lack of knowledge about the legal system and how it could be applied to their situation. Most, however, expressed that they knew options for legal resolution were available, but they were reluctant to explore them due to potential financial costs, familial norms, time constraints, fear of potential repercussions, and a preference for alternative resolution measures.

A Canadian-born man, for instance, explained that, although his mother felt comfortable confronting their landlord about the discriminatory comments the landlord made, she was hesitant to address the issue through more formal channels because she did not want to jeopardize their living situation.

> My mom's strong enough to stand up for herself, so she'll tell the landlord, "You can't say that," or whatever, but we're not going to do anything legal. We have a really good deal on the house. [The rent] is really low, and we don't want to take [the landlord] to court until we move out. My mom is actively looking for another place to live but, right now, this is the best place [to live] until my sister finishes high school.

A similar concern was expressed by a woman who is a naturalized Canadian citizen.

> I sent [the property manager] a formal email highlighting [what needed to be fixed in my apartment], and they ended up not repairing it. I'm too nice, and I didn't want to start conflict because I felt kind of desperate. I was like, "What if, in the future, they don't re-sign me [as a tenant]?" Or, if I piss them off now, then they're going to come at me when I move out for every little, tiny cleaning thing. Landlords have their way of extracting revenge one way or the other. … Honestly, I've just been kind of dealing with it. I feel like I don't have time to go and pursue these issues. Like, talking to the people upstairs, going, "Hey, don't do this," and it'd be a back and forth. And then people usually have reactions to things. Maybe they go key my car. Maybe they steal my mail because it goes to their front door usually.

Likewise, a woman who is a Permanent Resident stated that she preferred to use a non-legal strategy to address the issues she faced at work because she did not want to risk compromising her employment.

"My husband told me I can legally dispute this behaviour in our department. … I told him I really want to continue [my job]. … I prefer to use another [channel] to solve the problem before [escalating] to our department."

On the other hand, a Canadian-born woman who had faced conflict with a male relative noted that the legal system simply did not appeal to her due to her prior socialization experiences.

"In terms of a legal perspective? I don't think I've ever considered that as an option. I know legal systems are like the police. That has never been an option in my household. I feel like, growing up, I've just been so conditioned to not rely on governmental structures for anything, which is partially as a result of situations my parents have gone through growing up."

3.4 What have been the socio-economic and health-related impacts of serious legal problems on Muslim participants?

Economic/financial impacts

A Canadian-born man was refunded by his bank after he had lost money in a taxicab scam.

"Luckily the bank gave [the money] back to me—everything."

Likewise, a man who is a Temporary Resident explained that his medical expenses were ultimately covered by insurance, though he noted that the reimbursement process had been difficult and confusing.

> [The hospital] tried to submit the [expense] directly to the insurance but they couldn't, and they asked me to pay and [then file for reimbursement]. Another time—for one of the surgeries—I went to the hospital, and after one month, I received the invoice from the doctor. … I received that invoice five or six times, and every time, there was a deadline on the invoice. They said that if [I] didn't pay this money, [I] would have some legal problems. Every time I called the hospital, [they said], "Don't worry about it. We submitted it to the insurance [company], and we will get the money from the insurance [company]. Just ignore the letters." It was confusing for me.

Other participants, however, stated that the issues they had faced had resulted in direct financial costs.

For example, a woman who is a Permanent Resident reported that she had paid approximately $50,000 in legal fees while trying to navigate an international divorce and child custody case. She had spent additional funds on traveling to visit her three children who have been living abroad with family since her ex-husband prevented them from returning to Canada with her. Prior financial reliance on her ex-husband had left the woman with few monetary resources or assets, meaning that she had been forced to rely on family for financial assistance. Her situation had significantly impacted her credit score and her ability to work and pay for other necessary expenses.

> The lawyer needs to be paid, and so many people helped me. A lot of people were giving me money to pay the lawyer. … I was taking money from my relatives— from my family—so I could continue this case. … [I've paid] around $50,000 Canadian dollars, without travel expenses. … This year, I went [to my home country] about four times. … [My brother] and his wife are helping me with the [plane] tickets. … I stopped paying rent because of this issue. Also, there's two credit cards that I can't pay off, which really negatively affected my credit score. … I'm trying to find work. The thing that's hindering me from doing that is the children, because I have to spend more time with them in [the country they're living in].

Though many of the other participants who had sought legal assistance relayed that the legal process was expensive, few reported the exact costs they had incurred specifically due to legal fees. Instead, participants talked about approximate costs and the overall financial impact that their problems had had on them.

In discussing the expenses associated with his cousin's student visa application and lawsuit, for instance, a man who is a naturalized Canadian citizen said:

"I know the tuition—it was around $35,000. … A part of it got refunded. I would say a ballpark range [of the costs] would be between $20,000 to $40,000 in total, with the lawyer—with everything—all included."

A woman who is a Permanent Resident noted that her son's accessibility issues and Islamophobic experience at school had required her to purchase specialized mobility equipment and other items for her son.

“For the accessibility [issue], I needed to buy [accessibility equipment]. What was said in school affected [my son], so I needed to buy things for [him to use at home] with family to [distract him from what was said].”

A Canadian-born woman described how changes to her living situation following conflict with a male relative had resulted in unexpected living expenses.

> I basically bought all the furniture in my room [at home], … but because I was moving out into a dorm [and I was moving to a new city], … there was only a limited [number] of items that I could bring. I also have some items in storage in [my home city], but I lost a lot of [furniture]. … It was a huge financial loss. And then, also, putting my items in storage—that’s obviously very costly. … I am going through a lot of financial stress. I’m actually going through this weird situation with [the Ontario Student Assistance Program; OSAP] where, because I got a scholarship, OSAP took that money away from my funding. … I’m still trying to resolve [this issue with OSAP], but in general, finances have always been a big stress of mine. … Worst case scenario, my boyfriend’s dad has offered to pay for the gaps in my tuition and [has said] I could pay him back, which is really sweet, but finances will be an issue. … The cost of moving everything out? That was a large chunk of money.

Unanticipated costs associated with a precarious living situation were also discussed by a woman who is a naturalized Canadian citizen.

> There are things that I’ve bought. For example, a motion sensing light that I have above my door now, so in the middle of the night, I know if that light is on, something is out there. Whether it’s a squirrel or a person—something’s up. Then I don't feel as freaked out when I walk from my car because there's light and I can see what's going on. I bought additional locks during that time period as well when [the old lock on my front door] just wasn’t working. … I bought a safe to keep my things safe in case people break in.

For some participants, the economic costs they experienced came in the form of lost income, rather than direct expenses.

For example, a woman who is a Permanent Resident relayed that she had not received the money she was owed for working many hours beyond those specified in her employment contract.

“I didn’t get paid for the extra hours that I worked for this job. … I was hired for 15 hours, but I was working more than 40 hours those weeks. … It was eight weeks [that I did this].”

Similarly, a Canadian-born man speculated that he had missed out on potential earnings due to a lack of career advancement.

“If I had advanced three years ago in a way that I think a natural advancement could have taken place—or should have taken place—[in my career], I think I would be in a different position. I could be a vice principal or principal of a school, so potential income has been affected.”

Social conflicts and challenges

Aside from economic challenges, participants reported experiencing social costs associated with some of their problems. Some participants expressed that their relationships with others had deteriorated as a result of their situation.

For example, a woman who is a Permanent Resident described how the relationships between her, her children, and other members of their extended family had been impacted by her divorce and her ex-husband's refusal to allow her children to return with her to Canada.

> It caused me problems with my family because I stopped talking to anyone related to [my ex-husband]. It also caused problems for my kids as well because they [do not speak the language of the country that they are living in]. They only communicate in English. And with their cousins as well—who are the children of my husband's brother—we had to stop talking to all of them. My husband's family was entirely in Canada, so when we were in Canada, we were communicating with them. … Now we don't communicate with them at all.

Familial estrangement was also noted by a Canadian-born Arab woman who had experienced conflict with a male relative.

> Me and my sister—even though we have had a rocky relationship—during times of need, we will be there for each other. … She ended up forgiving my mom without telling me, [which—] … it just really, really hurt me. I felt betrayed in a way because I was going through so much at the time and my sister was like, "I'm going to stand your ground for you. Don't worry. I have your back," and then she forgives my mom the next day. … I ended up blocking her. … She didn't properly apologize. I just don't want that in my life. … I feel like it's really hard for me to maintain a good family situation with anyone that's connected to that side of me now because I will always be reminded of [the issues I experienced], and in some way, shape, or form, that negativity will re-enter my life, which is really upsetting.

A Canadian-born man, on the other hand, discussed how negative experiences in his workplace had left him feeling disillusioned and isolated from his co-workers.

> I see leadership as a different thing now. … It's like a very divorced relationship. Obviously, I do my job, and I fulfill it the way I should. But in terms of what I see leadership as? It's like a tool for someone else. It doesn't serve me. … [Some teachers] like to please leadership at any cost, and for them, it's like pleasing the leader is number one, and sometimes I don't even know why. … Having a different opinion? Yeah, it definitely does [make me] feel isolated because I'm the only one who will speak about certain things that need to be spoken [about]. It can isolate you.

The impacts of social isolation were further elaborated on by a woman who is a Permanent Resident. She explained that her son had become withdrawn and that his academic performance had suffered following an incident involving Islamophobic name calling at his school.

“[My son is] really a smart boy. … His marks—always—he has marks that are A plus and A. ... Unfortunately, [the name calling he experienced at school] affected his studies and his [grades]. He kept thinking about this problem and he didn’t focus on his studies. ... He started avoiding his friend. He takes his table, and he goes to the corner.”

In some instances, participants’ experiences affected how they interacted with society as a whole. For example, after being continuously passed over for promotions, a Canadian-born man stated that he had considered leaving the education profession entirely.

In another case, a Canadian-born woman changed what she wore in public after she learned that Islamophobic attacks had occurred on her school’s campus. She also noted, however, that these events had inspired her to educate herself and others about Islamophobia and social justice.

> I heard of all of these instances on the campus grounds. … There were physical attacks on Muslim students on campus. There were really terrible instances of verbal abuse. … Students were told that they were terrorists, that they should be beaten and killed and raped. … The main targets of these kinds of attacks were Muslim women who were wearing a hijab or people who had names that sounded distinctly Muslim. There was some kind of marker on them that could lead a stranger to immediately identify them as either people who practiced Islam or people who were culturally related to Islam in some way. … [My mom] had even told me to not go on campus alone if I could help it because my last name is very Muslim sounding. … I did used to wear my keffiyeh [scarf] on campus all the time, and as soon as I heard about the attacks on Muslim women, I knew that that was also something that would mark me. … I wouldn't wear my keffiyeh on campus [when participating in protests]. I hated making that decision, … but my parents convinced me that [I] could probably do more [to support the cause I was protesting for] if [I was] safe. … I started changing the times at which I wore my keffiyeh. … All of this hyper-vigilance around the keffiyeh? That didn't exist before all of this. … I started reading about Islamophobia from the perspective of justice scholars. … I think having that kind of knowledge equipped me with a sense of language [to better express and understand my feelings], and that gave me a sense of mental clarity that helped a lot. I tried to share that information with other people and was able to build a community.

Physical and mental health challenges

For some participants, the problems that they faced also had a notable impact on their health. For example, a man who is a Temporary Resident required multiple emergency surgeries due to an inability to access proper medical treatment in a timely manner.

Another participant—a woman who is a Permanent Resident—suffered both physically and psychologically due to her situation, which included instances of spousal abuse and a stressful child custody case.

“I was subjected to a beating on the nose, and this caused me to not be able to breathe very well. … Psychologically, [these issues were] really weighing down on me and I was

overthinking. Also, they caused me to lose a lot of weight because I wasn't eating for a long time."

Negative physical and psychological impacts were additionally noted by a woman who is a naturalized Canadian citizen and who was dealing with a poor living situation.

> Eventually, [the property manager] fixed the [lock on my] front door. [It was] maybe like a month in, which was really scary for me because I actually have diagnosed anxiety. I've had bad experiences. … That was very alarming for me. I didn't sleep very well. … I just didn't use the [broken] fridge. You can't put [food like] chicken in a fridge that doesn't seal. It's not very food safe. I would freeze things, or I was just eating out. It was expensive. It was ridiculous. It was unhealthy. I was gaining weight.

The health challenges faced by most participants, however, were largely mental health related.

For instance, in recounting the conflict she had experienced with a male relative, a Canadian-born woman stated:

"I think, more so, it's just [impacted] my mental health. It was very gutting and very destructive on my mental health, but I haven't sought out help for that or anything."

A woman who is a Protected Person explained how her experience with navigating the Canadian immigration system had left her feeling low and second-guessing her decision to come to Canada. She expressed frustration with the fact that mental health coverage was not included in the federal health insurance that she received.

> There were so many times before I got my work permit that I would be feeling so down. I would feel like there's no way out of this. I would feel like, "Oh, my God, what did I do to myself?" [I felt that] I should have stayed as an international student in the United States. … Coming here, and then it was completely different than what I expected? It felt kind of crushing in a sense—like depressing—and it was too much. I honestly don't like thinking about that. … It was one of the lowest points in my life. It takes time to get out of it. There isn't much support for these types of things. They give you federal health insurance, which is for everything physical, but then you don't get that piece—the mental part.

A Canadian-born woman reported that she experienced feelings of hypervigilance, isolation, and psychological distress in response to Islamophobic attacks at her school and, particularly, after a man made an Islamophobic comment to her during this period of time.

> [Hearing about the attacks], just on a personal level, gave me a sense that … my identity—my existence as a person—it was something that was very clearly shown to not be valued at all by the [school's] administration. … That feeling that came from that stayed consistent for the entire year, and it remained even this year as well. The sense that I have to be hypervigilant all the time. That I can't really know who I can talk to. … [This] created a massive sense of isolation. … [Hearing the man's comment] was very psychologically distressing. I remember I couldn't sleep for many days after that.

Severe stress was also discussed by a woman who is a Permanent Resident. She further described her fear that this stress—which was caused by a hostile work environment—would have a negative impact on her unborn child.

“I was in my first and second months of pregnancy. I felt a lot of stress, and I hoped that was not influencing my baby.”

In commenting on the mental health challenges that they had experienced, some participants highlighted the strategies that they used to cope.

A Canadian-born man, for example, commented that he had taken a mental health leave from work after experiencing what he perceived to be discrimination at his place of employment.

“I took some time off. I took a mental health break from teaching this year. It's the first time. I never considered it, but this issue [at work], it just triggered me so much. ... I was like, “I can’t deal with this,” and I had to take some time off. It's the first time I've ever taken time off.”

A Canadian-born woman, on the other hand, used strategies like breathing exercises and journaling to manage her stress surrounding the occurrence of Islamophobic incidents at her postsecondary school. She also sought out community connections to help combat her feelings of isolation.

> The first thing that I tried to cope with is my emotion regulation because I felt so stressed all the time. In order to just do my work at school, for example, it was necessary for me to bring that stress level down or I would be totally exhausted by the end of the day. So, just sort of silly things like breathing exercises and trying to take a drink of water when I feel stressed; trying to write about how I feel; trying to maintain community with people who understand what this [experience] is like so that at least it doesn't feel like I'm the only one in the world experiencing this, which, obviously, I knew wasn't the case. But when I don't have people to talk with, it can feel isolating extremely quickly.

Finally, though many participants felt that they had been targeted in some way due to their religious identity, faith was identified by some as a source of strength and solace, as exemplified by a woman who is a Permanent Resident.

> When I went through the Holy Book previously, I was surprised. How is [it that] the believers [in the Book], they did not have any stress or health issues? But Allah is there. There is wisdom and reason behind everything. I discovered that, as much as the barriers increase in my path, [my faith increases by the same amount]. Each time there is no human support for us, but the Lord protects us [like an] umbrella, so there is no stress.

4 Discussion

This study examined the experiences of Muslims who have encountered serious problems in London and Toronto, Ontario to better understand their level of engagement with the Canadian legal system in addressing these issues. Six major themes were present in the problems described by participants, namely:

- **Islamophobia, discrimination, and harassment**;
- **Family issues**;
- **Housing issues**;
- **Difficulties with navigating Canadian systems/services**;
- **Employment issues**; and
- **Financial fraud**.

Many of the problems that participants reported were multi-faceted and included more than one of these themes.

In attempting to resolve their problems, the majority of participants—seven out of 13—made contact of some kind with an individual connected to the legal system. For five of these seven participants, this contact was formal in nature (i.e., it involved the filing of a police report or the hiring of a lawyer). Of these five, only one participant affirmed that the legal assistance they received had been helpful, although they had been delayed in receiving this assistance due to language barriers; social isolation caused by spousal abuse; and the complexity of their case, which had resulted in inaccurate and conflicting advice from various legal professionals. This participant also indicated that their case was currently paused because they could no longer afford to pay for the legal services they required. The other four participants who had formal contact with the legal system explained that their experiences had been marked by disappointing or unpleasant interactions with lawyers, judges, court officials, and law enforcement officers, stating that they had been met with inappropriate assumptions, dismissive attitudes, and unprofessional behaviour; for one of these four, the experience was so negative that they eventually decided to pursue self-representation in court.

In addition to these five participants who had formal contact with the legal system, two participants received informal assistance or information from members of the legal profession but were ultimately dissuaded from pursuing formal legal action after learning about the potential cost and length of time that a legal resolution could take. One of these two participants further expressed concern that they may face adverse professional repercussions if they were to take legal action against their employer. Potential monetary costs, length of time, and unwanted social consequences were also cited by other participants as some of the reasons they had not considered seeking legal assistance for their problem(s). Other reasons for not engaging with the legal system included a lack of knowledge about what constituted a legal problem or violation of rights, how the legal system could be applied to their problem, and an

uncertainty about how and where to find legal resources. Some further stated that they simply preferred not to engage the legal system in dealing with their situation due to personal preferences or cultural expectations. Instead, some participants had attempted to research resolution options themselves, while others sought support from family, friends, and members of the community. A few had pursued assistance or mediation through institutional channels. In the end, however, none of the participants reported that their most serious problem had been fully resolved—their situations were either ongoing or they had opted not to address them for the time being.

In dealing with their situations, some participants had incurred direct financial costs, whether through paying legal fees or purchasing necessary supplies, while others had experienced indirect costs in the form of lost wages. Participants' experiences also had significant impacts on their health. Three noted that their problems had led to physical changes or complications, while many others disclosed that they had suffered mentally from stress, fear, and feelings of isolation. The effects of these feelings and the problems that caused them were far-reaching. Many participants shared that their situations had led to the deterioration of relationships with others, including family, friends, and co-workers. Beyond this, there were reports of declining school performance, feelings of disillusionment, a desire to change careers, and a discontinuation of wearing important cultural garments in public. These findings underscore the fact that serious problems can have serious consequences, the impact of which can be felt by more than just the individual at the centre of the problem.

Participants' overall experiences were found to have been affected by the various intersecting aspects of their identities, such as gender, culture, financial situation, and immigration status. Problems involving family conflict, for instance, were shared exclusively by women, who described how they had been impacted by cultural gender norms and power differentials. For example, an immigrant woman facing an international divorce and child custody case following years of spousal abuse noted how her situation had been complicated by her prior reliance on her ex-husband, which had left her socially isolated and with limited financial resources. Another woman expressed her belief that a male family member had used his standing in the community to manipulate and control her and the other women in her family by weaponizing cultural and religious expectations. These experiences—and the experiences of others in the study—highlight how vulnerability can be compounded through the intersection of identity factors.

Gender differences were further apparent in participants' discussion of the strategies they had used to deal with their problems. In particular, while women spoke about the physical and emotional support they had sought and received from friends and family, men tended to focus on how they had utilized formal channels of resolution, such as filing police reports and human resources complaints. This may be a reflection of patriarchal norms in which the seeking of emotional support is seen as less socially acceptable for men than for women, though it should be noted that many of the participants who identified as men openly and readily shared the emotional impact that their experiences had had on them.

The findings of this study are broadly consistent with the findings of other existing research related to the experiences of Muslims in Canada. Recent reports of rises in Islamophobic

behaviour and rhetoric (Standing Committee on Justice and Human Rights, 2024) are mirrored by the experiences of study participants, among whom Islamophobia, discrimination, and harassment were the most frequently occurring type of problem. This study provides concrete examples supporting the work of scholars such as Bahdi (2018) and Mezzatesta Gava et al. (2022), who have asserted, respectively, that the potential length of the legal process and language barriers can hinder the use of legal services. This study also highlights the unique challenges that women and individuals with other marginalized identities face in both public and private, including the unfair ways in which certain groups are treated by some members of the legal profession.

To better meet the legal needs of Muslims in Canada, law makers, legal professionals, law enforcement, government, and the broader community at large should consider the following eight recommendations:

- Public education campaigns should be developed and implemented to inform the public about their legal rights and the availability of legal services. These campaigns should include information about what does or does not constitute a legal issue or rights violation, including specific examples of legal issues or violations that may occur in different contexts. Materials should also describe the types of legal services available and where and how these services can be accessed. Campaign materials should be disseminated both in public and through venues frequented specifically by members of Muslim communities, such as at mosques and in Islamic cultural centres. In addition to English and French, whenever possible, these resources should be provided in the language(s) most commonly spoken within the local Muslim communities.

- Educational materials regarding various Canadian services/systems—including the legal, immigration, and healthcare systems—should be developed and provided to all newcomers before they arrive in Canada. These materials should explain what these systems are for, how they typically operate, how long certain processes can take, and how these systems can be accessed. Materials should also include a list of local resources, including legal aid resources, settlement services, hospitals/clinics, and cultural/community organizations. These materials should be available in a wide range of languages and modalities (e.g., digital, audio, print, etc.).

- Policymakers, legal professionals, and members of law enforcement must address systemic biases by recruiting diverse individuals with a wide range of lived experiences and implementing mandatory cultural competency training. Training sessions should be paid to ensure attendance and should be rooted in intersectionality, highlighting the unique challenges faced by vulnerable groups, such as women, and immigrants.

- Services that are provided to the public should also be informed by intersectionality and take into account the unique challenges and circumstances faced by individuals experiencing legal problems. This includes offering services in a wide range of languages and modalities, expanding the availability of free and affordable services, and treating clients with sensitivity and respect.

- Individuals and organizations who work with members of the public, such as law enforcement officers and legal professionals/entities, should conduct regular evaluations to assess if they are adequately meeting the needs of the individuals they serve. Formal evaluations should be conducted by an external auditor to avoid bias in the evaluation process. Clear and accessible processes for submitting informal feedback should be made available to clients at all times.
- Governments should invest in community-based organizations that can help with mediation, navigation of services, and provision of support to help individuals who are unsure of their options or who would prefer to explore resolution strategies outside of the legal system.
- Evidence-based programs and public education campaigns should be developed and implemented to raise awareness about issues such as Islamophobia, discrimination, domestic violence, coercion, economic abuse, and gender/sexuality issues. These programs and campaigns should focus on what these issues are, how they manifest in public and private settings, the effects that these issues have on individuals and society, strategies that victims and witnesses can use to address these issues, and ways to support individuals who have been impacted by them.
- Whenever possible, Muslim individuals with diverse backgrounds and identities should be involved in the development and dissemination of public education materials and institutional training programs to ensure that their lived experiences are sufficiently and accurately represented.

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6 Appendices

Appendix A: Pre-Screening Survey

1. Serious problems or disputes that could be resolved through the legal system might involve:
    - Money that you owe (debt) or that is owed to you
    - Your employer or your job
    - Your house/apartment or your mortgage/rent
    - Harassment or discrimination
    - A large purchase or a service where you did not get what you paid for
    - Immigration, refugee status, or sponsoring a family member's immigration application
    - A personal injury, a serious health issue, or poor/incorrect medical treatment
    - Family conflict, divorce, or separation
    - Child custody or problems involving parental responsibilities
    - Problems with your neighbours, such as vandalism, property damage, threats, or excessive noise
    - Contact with the police or the criminal justice system as a victim of a crime or because of something you are accused of doing
    - Obtaining disability, social, or housing assistance; old age security; guaranteed income supplement; or other government assistance
    - Issues with the amount received from disability, social, or housing assistance; old age security; guaranteed income supplement; or other government assistance

    Have you experienced a serious problem or dispute in Canada within the last 3 years?
    - ☐ Yes [If selected, continue to Q2; else, end survey]
    - ☐ No

2. What Canadian city did your problem or dispute occur in? _____

3. Regarding religion, how do you presently identify yourself or think of yourself as being? (You can choose more than one.)
    - ☐ Baha'i
    - ☐ Buddhist
    - ☐ Christian
    - ☐ Hindu
    - ☐ Jewish
    - ☐ Mennonite
    - ☐ Muslim [If selected, continue to Q4; else, end survey]
    - ☐ Sikh
    - ☐ Traditional/Spiritual
    - ☐ No religion (atheist or agnostic)
    - ☐ Other (please specify): _____

4. What is your age? _____

5. What is your gender?
    - ☐ Female
    - ☐ Male
    - ☐ Non-binary
    - ☐ I prefer to identify as (please specify): _____

6. How would you describe your ethnic or racial identity? (You can choose more than one.)
    - ☐ Arab
    - ☐ Black
    - ☐ Chinese
    - ☐ Filipino
    - ☐ Indigenous
    - ☐ Japanese
    - ☐ Korean
    - ☐ Latin American
    - ☐ Mennonite
    - ☐ South Asian (e.g., East Indian, Pakistani, Sri Lankan)
    - ☐ Southeast Asian (e.g., Vietnamese, Cambodian, Laotian, Thai)
    - ☐ West Asian (e.g., Iranian, Afghan)
    - ☐ White
    - ☐ Other (please specify): _____

7. What is your best estimate of **your total household income** received by all household members, from all sources, before taxes and deductions?

    Note: Income can come from various sources such as from work, investments, pensions, or government. Examples include Employment Insurance, social assistance, child benefits and other income such as child support, spousal support (alimony), and rental income.
    - ☐ No income
    - ☐ Less than $45,000
    - ☐ $45,001 to $80,000
    - ☐ $80,001 to $130,000
    - ☐ More than $130,000
    - ☐ I prefer not to answer

8. If you are selected to participate in the study, what language would you like to be interviewed in?
    - ☐ English
    - ☐ Other (please specify): _____

9. Please provide the email address at which you would like to be contacted if you are selected to participate. Your contact information will only be used to contact you regarding your participation in the study and regarding your potential compensation:
    _____

10. If an email address is not available, please provide a Canadian phone number:

_____

Appendix B: Interview Guide

Themes and Interview Questions	Probes
1. Warm Up	
1a. Can you start by telling me a bit about yourself?	• How would you describe yourself to someone who didn't know you? • Where do you live? - Have you always lived there, or did you live somewhere else before living there? - [If they have lived somewhere else] Where else have you lived?
2. Identification of Serious Problems and Disputes Experienced in the Last Three Years	
2a. In the last three years, have you experienced a problem or dispute between you and another party (a person, business, government, or other entity) that was serious and not easy to fix?	• Where did this problem occur? In London or Toronto? • What type of problem or dispute was it? • Was it related to… - Money you owe (debt)? - Money owed to you? - Your employer or your job? - Your house or apartment, your rent, your mortgage? - Harassment or discrimination? - A large purchase or a service where you did not get what you paid for? - Immigration, refugee status or sponsoring a family member's application to immigrate to Canada? - A personal injury or serious health issue; a poor or incorrect medical treatment? - Family conflict, or a break-down of your family or relationship such as a divorce or separation? - Child custody or other problem involving parental responsibilities? - Your neighbours such as vandalism, property damage, threats or excessive noise? - Contact with the police or another part of the criminal justice system as a victim of a crime? - Contact with the police or another part

	of the criminal justice system because of something you are accused of doing? - Obtaining social or housing assistance, old age security or guaranteed income supplement or other government assistance, or with the amount received? - Obtaining disability assistance, or with the amount received? - Any other issue? Please describe.
2b. Please describe this problem or dispute in detail.	• When did this problem or dispute occur? • Where did it occur? • Who exactly was involved? • How did this problem or dispute start? • What occurred? Please provide details. • Why do you think this problem or dispute occurred? • How long did it last and is it still ongoing?
2c. What could have been done, if anything, to avoid this problem or dispute?	• What do you think **you** could have done to avoid it? • What do you think **others** could have done to avoid it?
2d. Have you experienced any other problems or disputes that were serious and not easy to fix?	• Same probes as 2a.
2e. Please describe these problems or disputes in detail.	• Same probes as 2b.
2f. What could have been done, if anything, to avoid these problems or disputes?	• Same probes as 2c.
2g. [If multiple problems or disputes have occurred] Are any of these problems or disputes connected?	• [If yes] How are they connected? How did one problem or dispute lead to or contribute to another problem or dispute?
2h. [If multiple problems or disputes have occurred] Which of the problems or disputes do you consider to be the most serious and why is it the most serious?	
3. How Individuals Tried to Resolve Their Problems or Disputes and Outcomes of these Efforts **If you experienced more than one problem or dispute, I'd now like to focus on the most**	

serious of these. Please answer the following questions with respect to the most serious of the problems or disputes you have been discussing.	
3a. When you first became aware of your problem or dispute, how much did you know about where to get information and advice about resolving it?	• Did you know a lot or not very much about where to get information and advice?
3b. Did you have any difficulties obtaining information and advice about resolving your problem or dispute?	• [If yes] What kind of difficulties were these? - Lack of knowledge of where to get help to resolve the problem or dispute? - Language difficulties? - Not enough time to find information or seek advice? - Fear of people finding out about your problem or dispute? - Other? Please specify.
3c. [If they had difficulties obtaining information] Were you able to overcome these difficulties in obtaining information and advice?	• [If yes] How did you do so?
3d. What or whom did you go to in order to obtain information and advice that might help you resolve your problem or dispute?	• Did you go to… - Government websites? - Other online sources such as other websites, blogs, or online discussions? - Friends? - Family members or relatives? - Local community and religious groups? - Other members of your Muslim community? - Your employer? - Other sources? Please specify.
3e. Was the information or advice you received useful?	• Why or why not?
3f. Did you follow the advice you received?	• Why or why not?
3g. What did you do to try to resolve your problem or dispute?	• Did you first try to negotiate with the other person or people involved? • Did you undertake other specific actions or activities to try to resolve the problem or dispute?

	• How successful were these actions or activities? • Can you describe the approach that you found most useful? • Who helped you, if anyone, and what did they do? • How useful was this assistance? • [If no action was taken] Why did you not take any action to try to resolve the problem or dispute?
3h. When you first became aware of your problem or dispute, to what extent did you think there might be legal implications?	• Why did you think this was the case?
3i. Did you seek legal assistance to resolve your problem or dispute?	• What made you decide to seek (or not to seek) legal assistance? • [If legal help was sought] What kind of legal assistance did you seek (e.g., lawyer, paralegal, or legal clinic)? • [If legal help was sought] How did you try to find someone to provide legal assistance? • [If no legal help was sought] Why did you decide not to seek legal assistance? - Did not want legal help? - Did not think legal assistance would be helpful? - Lack of knowledge of where to find legal assistance? - Cost? - Time required to obtain legal assistance? - Difficulty accessing legal assistance? - Language difficulties? - Cultural barriers? - Other reasons? Please specify. • [If no legal help was sought, skip to 3m]
3j. [If legal help was received] Did you have any difficulty obtaining legal assistance?	• [If yes] what difficulty obtaining legal assistance did you face - Lack of knowledge of where to find legal assistance? - Cost?

	- Time required to obtain legal assistance? - Difficulty accessing legal assistance? - Language difficulties? - Cultural barriers? - Other difficulties? Please specify.
3k. [If legal help was received] How useful was this legal assistance?	• Did you find it to be very useful or not very useful? Why was this the case?
3l. [If legal help was received] How much of your problem or dispute did the legal professional you contacted help you with?	• [If they only had legal help for part of the problem] Why did you only get help for part of your problem or dispute?
3m. Did you use any mediation, conciliation or other alternative dispute resolution mechanism to resolve your problem or dispute?	• Did a legal professional represent you throughout this process or only for part of it? • [If they had no legal help or only for part of the process] Why was this the case?
3n. Did you attend a court or tribunal because of your problem or dispute?	• Did a legal professional represent you throughout this process or only for part of it? • [If they had no legal help or only for part of the process] Why was this the case?
3o. What is the current status of your problem or dispute?	• How difficult has it been to resolve? • Is it now resolved? • [If resolved] How was it resolved? • [If resolved] Do you think that the resolution was fair? Why or why not? • [If resolved] Are you happy with the resolution? Why or why not? • [If not resolved] Are you still working on trying to resolve it and, if so, how? • [If not resolved] Would you say the problem is now better, worse, or about the same as when it first occurred? Why do you think this is the case? How is it better or worse?
3p. If you had a neighbor dealing with a similar problem or dispute, what advice would you give them?	• Why would you give this particular advice? • Looking back, what kind of assistance could have helped you to resolve the

	problem or dispute more quickly and more effectively?
4. Socio-Economic Consequences	
4a. What kind of costs did you have due to this problem or dispute?	• Approximately how much in total has it cost you to deal with the problem or dispute? • [If costs are reported] Please explain what these costs consisted of. • Did you lose any money or income because of this problem or dispute? [If yes] Please explain how much you lost and why. • Did you have legal costs? [If yes] Please describe.
4b. Did you have any financial challenges because of this problem or these costs?	• For example, did you have to…? - Borrow money from friends or relatives? - Put expenses on your credit card? - Take out a loan? • Did you have difficulties with: - Paying your monthly expenses, such as your rent/mortgage or bills? • Purchasing necessities like food?
4c. Did your problem or dispute cause or contribute to you having problems at work or losing your job?	• [If yes] Please describe • [If yes] Why was this the case? • Did you have to…? - Apply for Employment Insurance? - Apply for a housing subsidy? - Apply for social assistance? - Make an insurance claim?
4d. Did your problem or dispute cause or contribute to you losing your housing?	• [If yes] Please describe. • [If yes] Why was this the case? • [If yes] Where did you live after you lost your housing?
4e. Did your problem or dispute cause or contribute to you losing friends or you experiencing conflict with family members?	• [If yes] Please describe. • [If yes] Why was this the case? • [If yes] How has this loss affected you?

4f. Did your problem or dispute lead to any other social, family, or personal problems?	• [If yes] Please describe. • [If yes] Why was this the case? • [If yes] How has this affected you?
5. Health Consequences	
5a. Did your problem or dispute cause health problems?	• [If yes] Were these physical or mental health problems? • [If yes] What kind of physical or mental health problems? Please describe. • Did you experience excessive stress that has affected you? • Did you visit healthcare professionals, or use the healthcare system, more than before your problem or dispute?
6. Further Information	
6a. Is there anything we have not asked you about that you feel is important to share regarding your problem or dispute?	
6b. Is there anything we have not asked you about that you would like to share about the types of serious problems or disputes that Muslims may face in this community and in Canada?	

Appendix C: Demographic Questionnaire

1. Participant ID: _____
2. Where do you currently live?
   City: _____
   Province: _____
3. How long have you lived in the city or town where you currently live?
   _____ (specify months or years)
4. Were you born in Canada?
   - ☐ Yes [If selected, skip to Q9; else, continue to Q5]
   - ☐ No
5. How long have you lived in Canada?
   _____ (specify months or years)
6. What is your current status in Canada?
   - ☐ Canadian citizen
   - ☐ Permanent resident
   - ☐ Refugee claimant
   - ☐ Temporary resident (e.g., migrant worker, international student)
   - ☐ Undocumented migrant
   - ☐ Other (please specify): _____
7. In what country were you born? _____
8. What was the first city or town that you lived in when you arrived in Canada?
   City: _____
   Province: _____
9. What countries are you a citizen of? (Select all that apply.)
   - ☐ Canada
   - ☐ Other (please specify): _____
10. How many people, including you, live in your home?
    - ☐ 1
    - ☐ 2
    - ☐ 3
    - ☐ 4
    - ☐ 5
    - ☐ 6
    - ☐ 7
    - ☐ 8
    - ☐ More than 8 (please specify): _____

11. What is your current marital status?
    - ☐ Single, never married
    - ☐ Married
    - ☐ Living common-law
    - ☐ Separated
    - ☐ Divorced
    - ☐ Widowed

12. What language(s) do you speak **most often** at home? (Select all that apply.)
    - ☐ English
    - ☐ French
    - ☐ Other (please specify): _____

13. What is the language that you **first learned at home in childhood and still understand?** If you no longer understand the first language that you learned, indicate the second language that you learned.
    - ☐ English
    - ☐ French
    - ☐ Other (please specify): _____

14. On a scale of 0-10, where 0 is none and 10 is excellent, what would you say is your level of **English** in the following activities:
    Speaking: _____
    Understanding: _____
    Reading: _____
    Writing: _____

15. On a scale of 0-10, where 0 is none and 10 is excellent, what would you say is your level of **French** in:
    Speaking: _____
    Understanding: _____
    Reading: _____
    Writing: _____

16. What is the **highest** certificate, diploma or degree that you have **completed?**
    - ☐ No formal education
    - ☐ Less than high school diploma or its equivalent
    - ☐ High school diploma or a high school equivalency certificate
    - ☐ Trades certificate or diploma
    - ☐ College or other non-university certificate or diploma (other than trades certificates or diplomas)
    - ☐ University certificate or diploma below the bachelor's level
    - ☐ Bachelor's degree (e.g., B.A., B.Sc., B.Ed.)
    - ☐ University graduate degree (Master's or Ph.D.)
    - ☐ Professional degree (e.g., Medicine, Law, Engineering)
    - ☐ Other (please specify): _____

17. What is your **current primary** employment status?
    - ☐ Employed full-time (30 hours a week or more)
    - ☐ Employed part-time (Less than 30 hours a week)
    - ☐ Self-employed or own your own business
    - ☐ Unemployed, looking for work
    - ☐ Unemployed, not looking for work
    - ☐ Student
    - ☐ Homemaker
    - ☐ Retired
    - ☐ Other (please specify): _____

18. If your **primary** employment status changed as a result of the COVID-19 pandemic, please indicate your **primary** employment status **immediately prior to the pandemic** (i.e., in February 2020)
    - ☐ No change because of the pandemic (i.e., same as current primary employment status)
    - ☐ Employed full-time (30 hours a week or more)
    - ☐ Employed part-time (Less than 30 hours a week)
    - ☐ Self-employed or owned your own business
    - ☐ Unemployed, looking for work
    - ☐ Unemployed, not looking for work
    - ☐ Student
    - ☐ Homemaker
    - ☐ Retired
    - ☐ Other, please specify: _____

19. Is there anything else that you think we should know about you?

    _____