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A Diverse Portrait of Islamic Religious Charities Across Canada: A Profile Analysis of Organizational Dynamics

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ABSTRACT

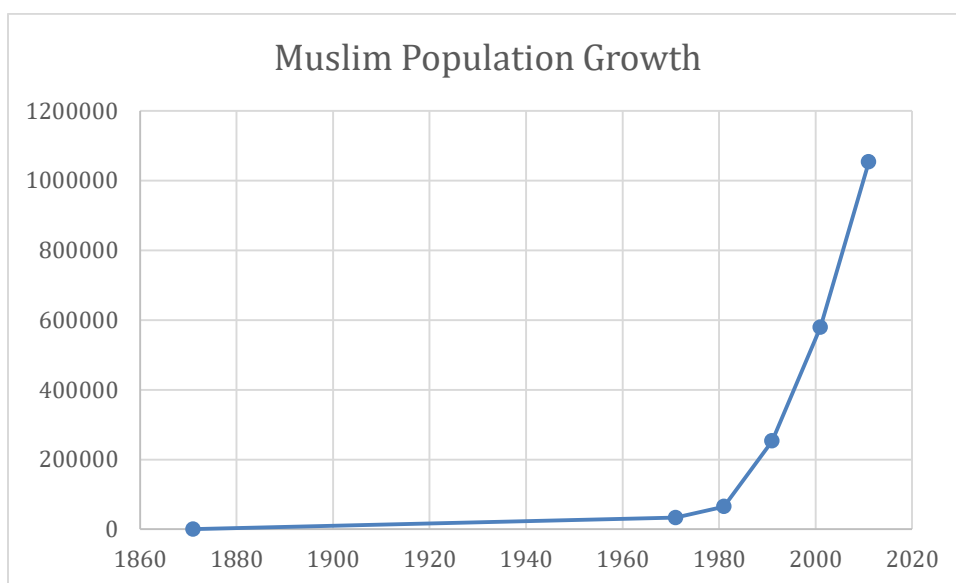
Islamic Religious Groups (IRGs) are the backbone of community life for many of the 1.3 million Muslims living in Canada, and yet no detailed research on these entities exists to date. In order to begin filling this knowledge gap, we set out to accomplish two objectives in this study: (1) to provide a content analysis of the programs and activities IRGs offer across Canada, and (2) to conduct a financial analysis of these IRGs. Qualitatively, IRGs are diverse and dynamic, requiring categories beyond those used by the CRA for deeper exploration. Financially, we know that IRGs receive only 4% of their total revenue from government (compared to 21.3% for all other charities) and that, remarkably, it costs IRGs an average of only \$0.011 to raise one dollar. However, further research is needed to examine IRGs other performance measurements, and broader data is required to enhance our understanding of IRGs operating in Canada.

SETTING THE CONTEXT¹

The earliest record of Muslims in Canada dates back to 1871, when only 13 Muslims were registered in the census. By 1971, there were approximately 33,000 Muslims in Canada, and subsequent decades saw a steady increase of this population: 65,010 people by 1981, 253,265 people by 1991, and by 2001, there were 579,650 Muslims living in Canada. Today, Muslims in Canada number over 1 million. Muslim communities have more than doubled in size in nearly all provinces from 2001 to 2010 and are expected to grow to about 3.3 million by 2031 (Statistics Canada, 2010). The growth is due only partially to fertility rates; immigration accounts for the bulk of the increase (Kazemipur, 2014).

The size and growth of the Muslim population is associated with an increase in the formal registration of Islamic Religious Groups. In order to serve the various needs of its members, these institutions require the financial capacity to do so. Registering as a charity offers organizations various financial benefits: ability to offer tax receipts to donors; tax exemptions for the organization; and eligibility to receive donations from other charities (Canada Revenue Agency, 2015).

Graph 1: Canadian Muslim Population Growth from 1871 to 2011



¹ We thank our anonymous reviewer for critical feedback that improved the paper, and Yuliya Barannik for her expert copy-editing.

As of 2011, 1,053,945 Canadian Muslims made up 3.2% of the Canadian population (Statistics Canada, 2013) and IRGs comprised only 0.35 percent of all Canadian charities. Most Canadian Muslims live in Ontario and Quebec, with 424,925 in the Greater Toronto Area, 65,880 in Ottawa, and 221,040 in Montreal. Alberta has 113,445 Muslims, mostly divided between Calgary (58,310) and Edmonton (46,125), whereas Vancouver has 73,215 Muslims. The number of IRGs per Muslim population across Canada is 1 for every 3525. However, variation exists with respect to each province with Quebec having the highest per capita rate (1 IRG per 6086 Muslims) followed by Alberta (1 IRG per 3660 Muslims living in Alberta).

Chart 1: Province, Population, Number of IRG's, and IRG's per Muslim Capita

PROVINCE	Population in 2011	# of IRGs in 2015	IRGs per Muslim Capita
CANADA	1053945	299	3525
AB	113,445	31	3660
BC	79,310	25	3172
Manitoba	12,405	4	3101
New Brunswick	2,640	4	660
Newfoundland	1,200	1	1200
Nova Scotia	8,505	3	2835
NUNAVUT	50	0	-
NWT	275	0	-
Ontario	581,950	183	3180
PE	660	1	660
QC	243,430	40	6086
SK	10,040	6	1673
YUKON	40	1	40

Muslims in North America are diverse in their ethnic and cultural heritage, and likewise, they differ in the ways they have been organizing themselves over the past 70 years (Nimer, 2002; Yousif, 2008). The important function of Islam in the lives of its adherents has been shown in several publications (Carter, 2010; Graham, Bradshaw, & Trew, 2009a, 2009b, 2010; Hodge, 2005). However, there is a dearth of research when it comes to describing the Islamic institutions that cater to the social and spiritual needs of Muslims.

Nimer (2002) provides one of the only comprehensive reviews of the structural development of Muslim Organizations in both the US and Canada. He proposes a synthesis of the collective Muslim experience through organizational life, and the ways such organizations fit within the North American context. In breaking down the structures of various Muslim organizations, Nimer (2002) identifies eight different categories of IRGs based on their primary activities; each category is aimed at solving a range of social issues amongst Muslims, with inevitable overlap. These categories are: Mosques and Islamic Centre; Islamic Schools; community development groups; social service and charitable organizations; ethno-religious organizations; community media groups; public affairs groups; and research organizations. Yousif (2008), for his part, offers a Canadian perspective on Nimer's work by focusing on the city of Ottawa as a case study.

This study aims to add to the existing scholarly work by providing both a financial analysis of all the Canadian Islamic Religious Groups and a content analysis of their programs and activities. This publication consists of five main sections (1) Methodology; (2) Findings; (3) Discussion; (4) Limitations and Delimitations; and (5) Summary and Recommendations.

METHODOLOGY

This section lays out the data collection and analysis procedures for the content analysis on the programs conducted by the 299 IRGs, followed by the procedures followed in the financial analysis of selected IRGs.

Programs and Activities Data Collection

A content analysis was carried out on the program activities of 299 IRGs utilizing the Canada Revenue Agency's (CRA) publicly accessible charities list. Under each charity, a written description of the organization's programs and activities is provided. The CRA defines "programs" as all activities that are considered charitable and carried out by the organization's staff, volunteers, donees, and intermediaries. Although CRA categorizes all of the charities under six types (benefits to community and others, education, health, religion, welfare, and other), our analysis led to a revised list of ten categories, which reflect the diversity of IRGs' operations in greater detail. Each category carries unique selection criteria to guide the researchers in the analysis.

Category 1: Religious Services

Inclusion criteria in this category involved program descriptions that utilize words such as "prayer," "religious services," "operation of a mosque," and other religious terms common to Muslims (e.g. Ramadan, Eid). Beyond the program description, the Religious Services category also includes organizations that have the word "Mosque" or "*Masjid*" in their name (a mosque is a Muslim house of worship; *masjid* is the Arabic word for a mosque).

Category 2: Outreach

Organizations were included in this category based on their use of words such as "outreach," "cultural awareness," "inter-faith," "multicultural," and other terms related to social bridging with outsiders to the organization (e.g. non-members; adherents of other faiths). Though Outreach is similar to CRA's Benefits to Community and Others category, we thought it warranted a more specific definition.

Category 3: Education

Any mention of educational activities (excluding Islamic schools and/or weekend schools) would warrant the Education classification. Mentions include educational activity descriptors such as "workshops," "seminars," and references to other means of disseminating information to the community (e.g. publications).

Category 4: Islamic Schools.

The Islamic Schools category allows for inclusion of systems developed for the purpose of education differentiated from general education. The three Islamic School types most commonly reported are: (1) full-time schools that follow the provincial curriculum; (2) Islamic pre-schools; and (3) weekend or after-school classes.

Category 5: Children and Youth

Although this category is defined by the population served rather than the activities provided, we found a consistent pattern of organizations that included the terms “children,” “students,” “youth,” “teenagers,” etc. to signal their focus on programs and activities for this demographic. We did not include Islamic Schools here (as they have their own category); rather, we selected organizations based on specific mentions of programming geared towards children and/or youth. Examples include summer youth camps, youth leadership programs, and others.

Category 6: Counselling

This category is one of the narrower ones: organizations were included in Counselling if they claimed to provide any form of “counselling,” including individual, marriage, youth, or family counselling, as well as more specific issues like family conflict from an Islamic perspective and spiritual issues, along with related services like marriage certification and divorce, or other related terms.

Category 7: Social Welfare

Any mention of providing “food,” “clothing,” “shelter,” and other fundamentals to the needy (whether locally or internationally through disaster relief), or references to other types of “aid,” were all included in this category. References to “immigrant and refugee support” were also included in Social Welfare. While settlement services are generally seen as a form of counselling, those offered by the IRGs were frequently differentiated from counselling in the descriptions we analyzed, thus warranting our choice of categorization.

Category 8: Funerals

Funeral services in the Muslim community fall almost exclusively under the jurisdiction of Islamic Religious Groups. These particular IRGs tend to be older

organizations, with capacity to hold corpses overnight and host large groups to offer the ceremonial funeral prayer, irrespective of their location in the city. Furthermore, despite funeral proceedings being a religious service, the Funerals category allows for a useful differentiation variable between small and large organizations (explained further in the Staffing section).

Category 9: Generic Social Activities

General Social Activities, originally falling under Other, was made a stand-alone category after thorough analysis. This category encompasses IRGs defined by general statements, or those that did not provide detailed information on their programs and activities.

Category 10: Other

This open-ended category allowed for the inclusion of certain outliers in our analysis. One key criterion for this category included consultation to government agencies (such as correctional services, e.g. prisons and half-way houses). This category also captured organizations that have the exclusive mandate of fundraising for other groups, or hosting a yearly conference. Finally, certain organizations in the process of building a mosque were included here, as the limited nature of their present activities did not warrant their inclusion elsewhere.

Financial Data Collection

The Canada Revenue Agency Charities listings were accessed on November 16, 2015. The advanced search included all organizations with registered charity status across all designations (charitable organization, private foundation, public foundation), and all charity types (benefits to community and others, education, health, religion, and welfare). However, the search was restricted to charities under the category “Islamic Religious Groups,” yielding a total of 299 charities. The search further excluded organizations that had been revoked, annulled, or sanctioned (penalized or suspended). Eight Islamic Religious Groups were registered in 2015, meaning their financial data is not yet available. In addition, five other IRGs have not filed their 2014 returns, likewise making their data unavailable for analysis. Thus, the

total number of charities with information for the 2014 reporting year (between January 1 and December 31, 2014) is 286.

For the purpose of this descriptive portrait of IRGs, both static and dynamic variables are used for analysis. The static variables include the province and city of each charity, and the date of its registration. The dynamic variables relate to revenues, expenses, and staffing (full and part-time employees), along with professional and consultation fees.

Data on the organization's revenues and expenses are further broken down into sub-categories. For total revenues, they are: (1) Receipted donations, (2) Non-receipted donations, (3) Gifts from other charities, (4) Government funding, and (5) All other revenue. For total expenses, the breakdown is as follows: (1) Charitable program, (2) Management and administration, (3) Fundraising, (4) Political activities, (5) Gifts to other registered charities and qualified donees; and (6) an 'Other' category. Total compensation for all positions is also provided. These positions are broken down under full and part-time employees, and professional and consulting fees.

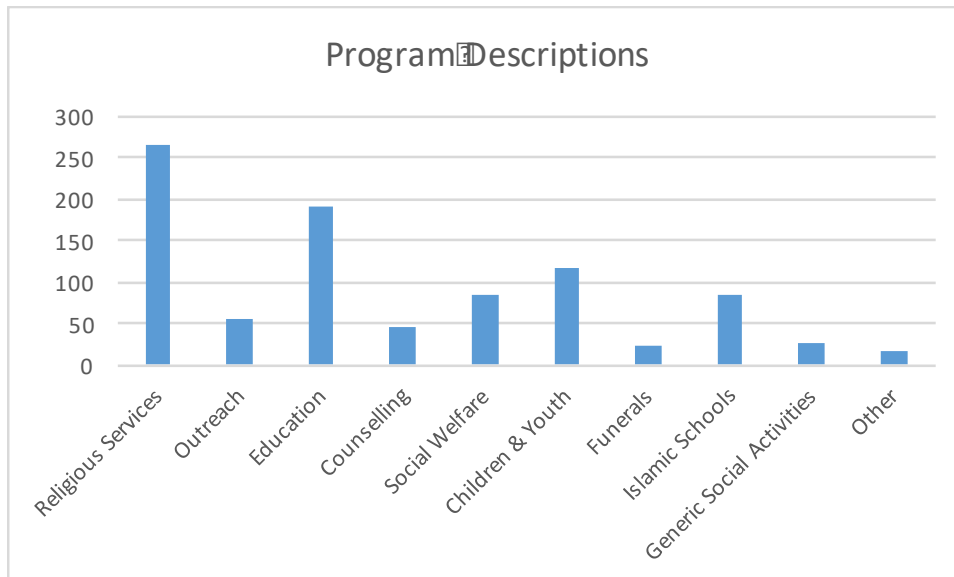
FINDINGS

Programs

After thorough analysis of each of the 299 IRGs' program descriptions, the overwhelming majority (89%) provided one or more forms of religious services, as was anticipated. Educational programs and activities were the second most common descriptor, with 64% of the IRGs engaged in one or more forms of education, while 39% of all IRGs focused on children and youth. As mentioned earlier, Islamic schools were differentiated from the Education and Youth categories; thus, 28% of IRGs were found to operate one of the three types of Islamic schools. Social welfare and Outreach activities were conducted by 28% and 18% of IRGs, respectively. Counselling was conducted by about 16% of the IRGs in our study, and 8% conducted Funeral-related services. The Generic Social Activities and the 'Other' category made up 9% and 5% of the program descriptions, respectively. These last two categories ideally require deeper analysis of the organizations listed, but extending research outside the

publicly available CRA database is beyond the scope of this paper. Finally, 9 IRGs, representing 3% of those studied, reported no activities and were therefore unavailable for analysis.

Chart 2: Frequency of Program Description Categories



Financials

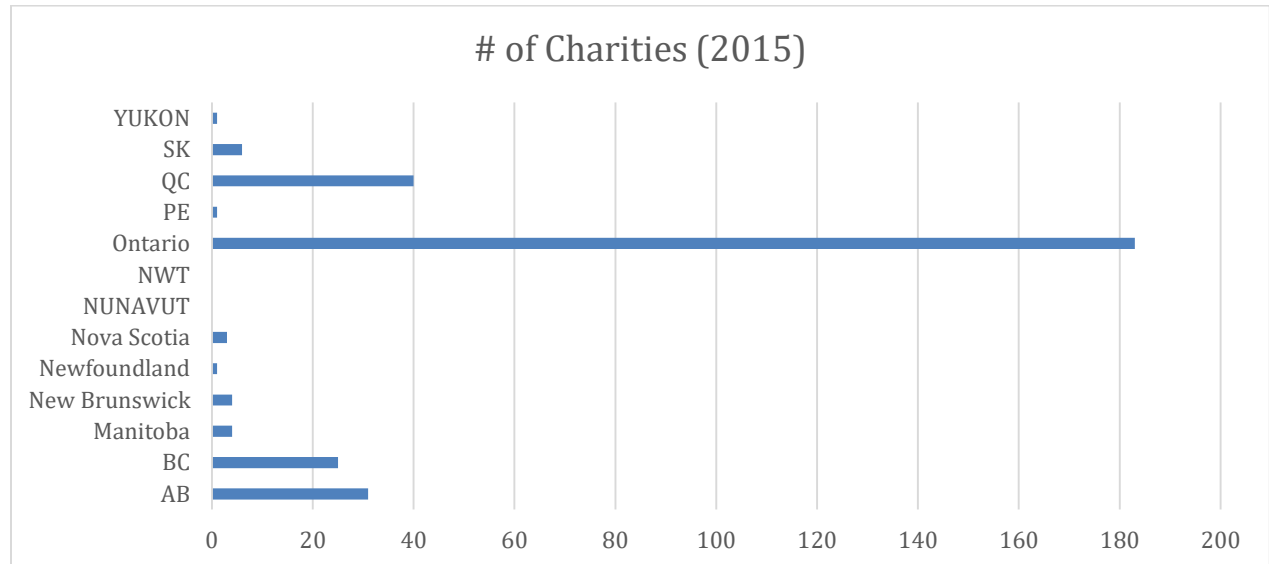
In providing a portrait of the charitable Islamic Religious Groups across Canada, we will first show the number of charities per province, followed by registration dates of the first IRGs to be registered and their expansion over time. Then, we will present a list of all cities with 5 or more IRGs registered.

Provinces and Number of Charities

There are a total of 299 registered charities in Canada that fall under the category of an Islamic Religious Group. Although some organizations operate in more than one province, the data collected from the CRA charity list only reports on addresses where the organization is registered. Nonetheless, of these 299, Ontario holds the majority with 183, followed by Quebec with 40. Alberta has 31 and BC has 25. Saskatchewan has 6 registered Islamic religious groups, whereas Manitoba and New Brunswick each have 4. Nova Scotia holds 3 and Newfoundland, Prince Edward,

and the Yukon each have 1. Neither the Northwest Territories nor Nunavut have any IRGs presently registered.

Graph 2: Number of Charities by Province



Registration Dates by Province

The portrait of Islamic Religious Groups becomes more informative when we look at which municipalities and provinces were the first to register. It should be taken into account that federal tax reform in 1967 required “the registration of charities in a central registry and annual reporting on their finances and operations” (Hayhoe & Thompson, 2012, p. 48). Therefore, it is likely that Islamic charities and other IRGs existed prior to 1967, possibly operating for years, but were only officially registered shortly after the enactment of the new legislation. That said, with respect to first registration dates as recorded (according to the CRA registry list by province), both Alberta and British Columbia registered their first IRGs on the same date (January 1, 1967), followed by Ontario exactly one year later. Manitoba, Saskatchewan, and Quebec followed suit over the next few years. Nova Scotia and New Brunswick both registered their first Islamic Religious Group in 1979, followed by Newfoundland and Prince Edward Island in 1983 and 1990, respectively. Yukon registered its first Islamic Religious Group on July 16, 2015.

Chart 3: Registration Date by Province and City

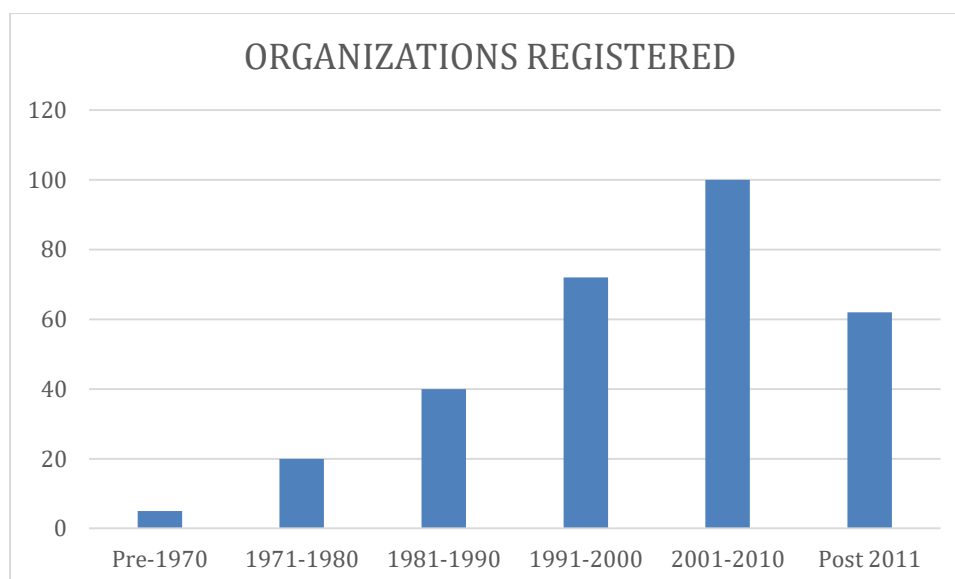
Province	City	Registration Date
AB	CALGARY	January 1, 1967
BC	RICHMOND	January 1, 1967
ON	LONDON	January 1, 1968
MB	WINNIPEG	November 27, 1969
SK	REGINA	October 27, 1971
QC	LONGUEUIL	July 26, 1976
NS	HALIFAX	January 1, 1979
NB	SAINT JOHN	May 1, 1979
NL	ST JOHNS	April 18, 1983
PE	CHARLOTTETOWN	January 23, 1990
YT	WHITEHORSE	July 16, 2015

Registration Dates Over Time

The growth of the Muslim population is positively correlated with the number of registered Islamic groups across Canada. Prior to the 1970s, we know little about the Muslim population in Canada, except that it numbered less than 33,000. Although other organizations may have been in operation, only five IRGs were officially registered in that period. As the population grew between 1971 and 1980, 20 more charities were registered. Between 1981 and 1990, another 40 charities were registered, followed by 72 in the 90's. As the population more than doubled since 1990 to 2000, 72 more Islamic Religious Groups were formally registered as charities. In the last period examined, between 2011 to 2015, 62 more Islamic Religious Groups have registered, with the most recent registration dating to October 9, 2015 in Ontario.

Chart 4: Year, Population, and Organizations Registered

YEAR	POPULATION	ORGANIZATIONS REGISTERED
Pre-1970	> 32,999	5
1971-1980	33000	20
1981-1990	65010	40
1991-2000	253265	72
2001-2010	579640	100
Post 2011	< 1053945	62

Graph 3: Number of New Organizations Registered by Year**Municipalities with Five or More IRGs**

All IRGs in this study operate out of 105 different Canadian municipalities, cities, and towns, with 11 cities hosting 5 or more IRGs. In some cases, districts of larger municipalities are documented as cities. For example, the top major municipality with the highest count of IRGs is Toronto (56). However, based on the data retrieved, only 25 IRGs are actually from the City of Toronto; the others come from the nearby districts of Scarborough (20), North York (4), Etobioke (4), and York

(3). Following Toronto with the highest count of IRGs are Mississauga (28), Montreal (17), and Edmonton (14).

Staffing

We now turn to the issue of staffing of these Islamic Religious Groups. Organizations with less than 10 full-time employees are considered “small” organizations; those with more than 10 are considered “large.” Based on their staff numbers, only 21 of the 286 organizations in this analysis (7.3%) qualify as large, whereas the remaining 265 qualify as small. Of the 21 large IRGs, 17 operate out of Ontario, including the Mississauga-based Muslim Association of Canada—the largest IRG in the country, boasting 111 full-time employees. British Columbia and Quebec each count two large organizations, whereas all other provinces have Islamic Religious Groups operating as small-scale charitable organizations. In addition to full-time employees, 11.2% of the organizations studied have 10 or more part-time employees. A full breakdown of each province and corresponding population, number of charities, full and part-time staff (as well as how much was spent on all positions) is found in the chart below. While introducing different types of staffing categories would benefit this analysis, the data readily available from the CRA does not allow for it.

Chart 5: Province, Population, Number of Charities, Employees, and Staffing Expenditures

PROVINCE	Population in 2011	# of Charities (2015)	FT Employees	PT	\$ All positions
CANADA	1,053,950	299	963	1658	35158089
AB	113,445	31	21	126	1551543
BC	79,310	25	75	82	3510590
Manitoba	12,405	4	0	10	150012
New	2,640	4	0	1	2500

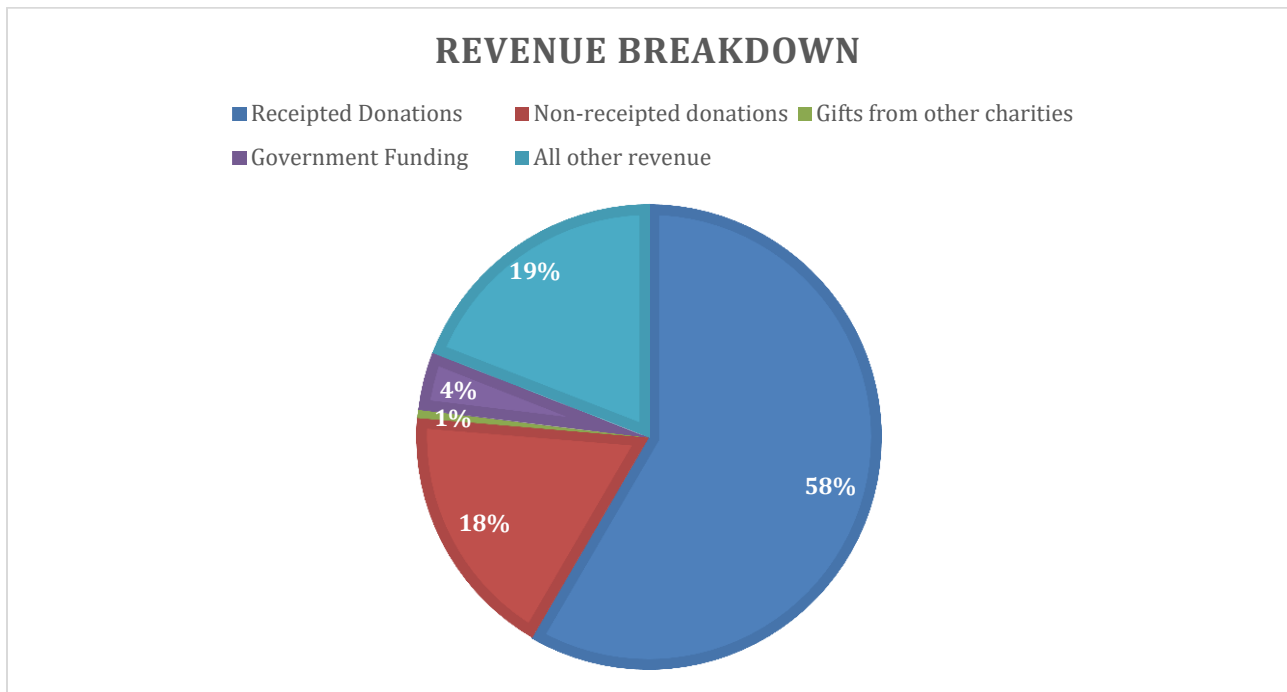
Brunswick					
Newfoundland	1,200	1	0	0	0
Nova Scotia	8,505	3	2	0	34210
NUNAVUT	50	0	0	0	0
NWT	275	0	0	0	0
Ontario	581,950	183	803	1276	27163543
PE	660	1	0	0	0
QC	243,430	40	60	161	2577295
SK	10,040	6	2	2	168396
YUKON	40	1	0	0	0

Financial Breakdown

The 286 Islamic Religious Groups of Canada have revenues totalling \$172,504,208 and expenses totalling \$132,509,228. Of those expenses, the total of all staffed positions adds to \$35,158,089, with professional and consulting fees adding an additional \$3,177,631. The following sections provide a detailed description of where these organizations received their finances from (revenue) and what they spent it on (expenses).

Revenues

The total of \$172,504,208 in revenues of the Islamic Religious Groups is broken down into five categories. A total of \$100,143,158 came from receipted donations and \$30,721,460, from non-receipted donations. IRGs received gifts of \$1,010,343 from other charities, and \$6,912,050 came from government funding (accounting for only 4% of IRGs' revenues). Finally, these charities received an additional \$32,726,497 from all other revenue sources.

Graph 4: Revenue Breakdown Pie Chart

Expenses

The total of \$132,509,228 in expenses of the Islamic Religious Groups is broken down into six categories. Expenses spent on charitable programs account for \$78,344,068. Overhead costs added up to \$13,318,622; of those, management and administration costs were a total \$11,874,051, with only \$1,444,571 representing fundraising costs. Islamic Religious Groups paid out \$11,153,738 as gifts to other charities, and a total of \$19,804,754 was spent on all other expenses. Only \$8,529 was spent on political activities. According to CRA, political activity is “any activity that explicitly communicates to the public that a law, policy or decision of any level of government inside or outside Canada should be retained, opposed, or changed.” CRA allows charities a limited amount of political activity, so long as said activity is non-partisan in nature and relevant to the group’s charitable objectives.

Graph 5: Expenses Breakdown Pie Chart

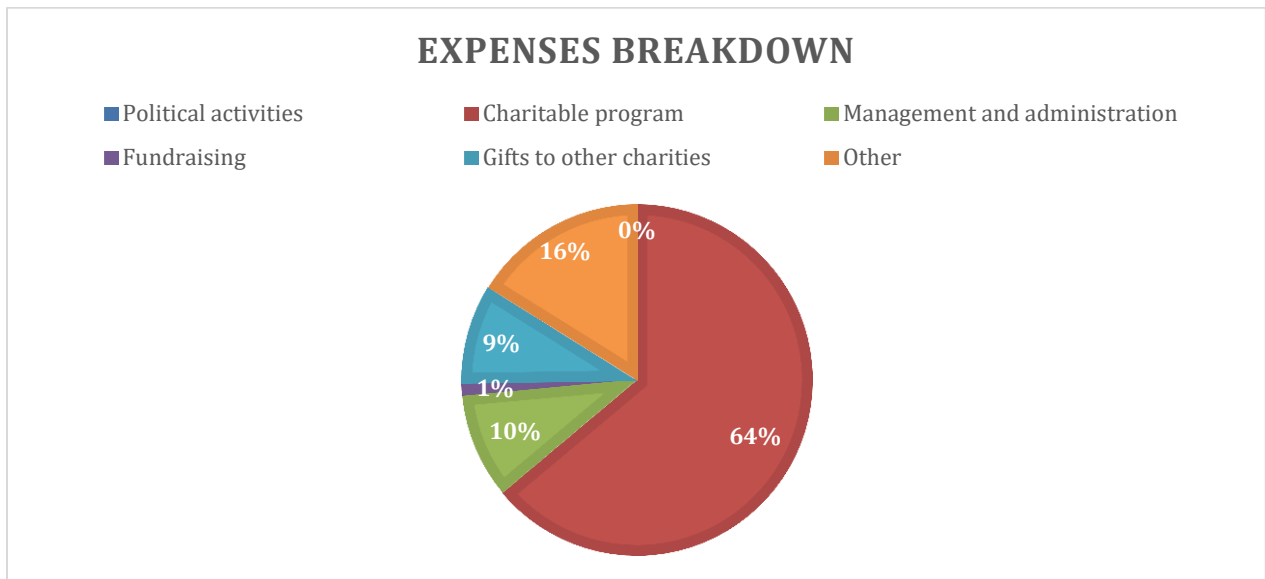


CHART 6: Means and Standard Deviations

Descriptive Statistics

	Mean	Std. Deviation	N
Date of Registration	1999.90	11.83	299
Full Time Employee	3.37	12.45	286
Part-Time Employee	5.80	34.22	286
Total Expenditures for all Positions	122930.38	526433.98	286
Professional and Consulting Fees	11185.77	35856.27	285
Receipted Donations	351263.92	1202644.10	286
Non-Receipted Donations	107786.84	392760.43	286
Gifts from Other Charities	3532.67	25827.65	286
Government Funding	24168.00	165559.57	286
All Other Revenues	114635.36	492123.40	286
Total Revenue	604850.78	1833842.83	286
Charitable Programs	275083.14	1168727.50	286

Management and Administration	41553.72	190178.77	286
Fundraising Costs	5068.67	51045.33	285
Political Activities	29.82	369.11	286
Gifts to Other Charities	38999.08	292982.61	286
Other	69247.39	295021.15	286
Total Expenditures	464507.88	1554040.33	286

Chart 7: Ratio of organizations per population, fulltime, and part time staff

	Ratio of MUSLIMS per ORGANIZATION	Ratio of MUSLIMS per FT staff	Ratio of MUSLIMS per PT staff	Staff Pay Per Muslim in Population
AB	3659.52	5402.14	900.36	\$13.68
BC	3172.40	1057.47	967.20	\$44.26
Manitoba	3101.25	-	1240.50	\$12.09
New Brunswick	660.00	-	2640.00	\$0.95
Newfoundland	1200.00	-	-	0
Nova Scotia	2835.00	4252.50	-	\$4.02
NUNAVUT	-	-	-	0
NWT	-	-	-	0
Ontario	3180.05	724.72	456.07	\$46.68
PE	660.00	-	-	0
QC	6085.75	4057.17	1511.99	\$10.59
SK	1673.33	-	5020.00	\$16.77250996
YUKON	40	-	-	0

DISCUSSION

IRGs are diverse and dynamic, and engage in a range of services and activities that could be differentiated from General Religious Services. Putnam (2000) borrows the terms “social bonding” (people similar to you) and “social bridging” (people different from you) from Gittel and Vidal (1998) to describe two types of social capital that are applicable to IRGs’ operations. “Social bonding” networks represent the strong connections between people of similar backgrounds and experiences, whereas “social bridging” refers to somewhat weaker networks between people of different backgrounds and experiences. These two dynamics are not exclusive; rather, they frequently overlap and can take place simultaneously. For example, bonding with someone of the same faith can also involve bridging with someone from a different generation (faith being the shared experience while age being the differentiating one).

Putnam (2000) states that the key difference between civic virtue and social capital is that civic virtue can be optimized if it is situated within a strong social network; civic virtue alone is not enough to indicate a society that is “rich in social capital” (p. 19). He also adds that religious beliefs are not enough to measure social capital, and thus attention must be turned to participation in religious institutions. Islamic Religious Groups were formed through the mobilization of both social and financial capital to promote Islamic civic virtues and provide places where Muslims can congregate. IRGs are best looked at as the kinds of institutions that enhance both social bridging and social bonding in society, through their educational programs (for children, youth, and adults), social support and disaster relief (domestic and foreign), religious services, and outreach.

Islamic Schools and Education

Historically, as the Muslim population grew, the need to establish institutions and programs aimed at transmitting Islamic beliefs and practices, especially to younger generations, became a priority for Muslim communities across Canada (Nimer, 2002). As a result, a growing number of places of worship and educational

initiatives (such as full-time Islamic schools and weekend and afterschool programs) were formalized. According to Yousif (2008), along with Islamic ethics, various civic virtues are part of the fundamental teachings at these Islamic schools (both full-time and weekend).

Diversity, Social Welfare, Immigrant Support

When it comes to immigration, as of 2011, 20.6% of the Canadian population (6,775,800 people) were considered foreign-born; this number excludes those on a work or study visa, as well as refugee claimants (Statistics Canada, 2013). About 10.6% (or 720,125) of those immigrants identify as Muslims; in fact, the majority of Muslims in Canada (68.3%) are foreign-born. Prior to 1971, 0.7% of all immigrants to Canada were Muslim; however, between 2006 and 2011, Muslim immigration was up to 17.4%. The majority of foreign-born Muslims in Canada, based on 2011 data, were of Pakistani origin. (Statistics Canada, 2011). The Canadian Muslim community overall, however, is ethnically diverse, with immigrants hailing from all over the world. Significant numbers of Muslims living in Canada originate from other parts of South-East Asia (e.g. India, Bangladesh), the Middle East (e.g. Iran, Lebanon, Palestine, and Egypt), Africa (e.g. Somalia, Morocco, Libya, Algeria, and Tunisia) and Europe (e.g. Bosnia, Turkey). Furthermore, about 21.7% of Canadian Muslims are born in Canada (First and Second generation).

Putnam (2007) notes that while an increase in immigration rates can have various general benefits to society, in the host country and countries of origin alike, immigration and increased ethnic diversity also affects social capital over time, both positively and negatively. In the short term, social solidarity decreases, thus weakening social capital. However, in the medium and long term, the initial negative effect is mitigated by the forging of new forms of solidarity and the development of new and more inclusive identities amongst the nation's population. This shift can be understood as a progression from an "Us versus Them" narrative towards a new definition of "We" (p. 139). For Muslims in Canada, Islamic Religious Groups provide community members with a forum for both bonding social capital (with fellow Muslim

community members) and bridging social capital (with the general population of the country) (Yousif, 2008).

Religious Congregations: Prayer as a Pillar of Islamic Religious Groups' Activities

Although this study does not examine in detail the activities of the Islamic Religious Groups, we would like to include an overview of at least one main IRG activity in order to provide readers with some context as to the amount of work going into these organizations.

When describing the role of Islamic Religious Groups across Canada, their facilitation of prayer is perhaps the best place to start. In Islam, prayer is the main prescribed way of worship, and can refer to both obligatory and voluntary prayers (Yousif, 2008). The five daily prayers and the Friday congregational prayer are considered obligatory by the majority of Muslim scholars. Muslim communities have traditionally built centres of worship, known as Mosques, as venues that facilitate essential Islamic practices such as prayer. An interesting point to note is that, from the perspective of Islamic law, a Mosque is not owned by anyone; rather, it is considered *waqf*, meaning an inalienable religious endowment that is managed by a trust and used by the entire community (Ariff, 1992). This trust is usually made up of volunteer leaders and does not have the prerogative to exclude members of the community from using the Mosque (although certain legal extenuating circumstances may dictate otherwise). Furthermore, when a mosque is built, the understanding is that it must be done with the intention that said mosque never be sold or removed. An attitude commonly felt among some Muslim immigrants is that they will live in Canada only temporarily, in order to benefit financially before returning 'back home' (Kazemipur, 2014). However, from an Islamic legal perspective, the establishment of a mosque is symbolic of a community that is here to stay.

In the beginning of the millennia, there were about 110 Mosques operating in Canada (Nimer, 2002). According to Yousif (2008), in Ottawa alone, there are more than 24 locations where Friday prayers are held. These venues include both Mosques (always owned by the community) and "Musallah's" (places for prayer that are rented or shared with other facility usages). Besides the Friday congregational prayer and the

five daily prayers, many of these venues accommodate other collective voluntary Islamic prayers, such as the night prayers during Ramadan (*taraweeh*), the prayers that initiate the two major Muslim holidays (Eid prayers), and funeral prayers for the deceased (Yousif, 2008). In addition to fulfilling a spiritual need, all these prayers provide opportunities for community members to congregate, interact, volunteer, and support needy or grieving families and friends. In essence, “the mosque is a place of gathering which allows the constitution of a social network; and the reconstitution of a society fragmented by migration” (Yousif, 2008).

Mosques and Musallah’s tend to be overwhelmingly managed and operated by volunteers, who are often directly involved in the physical maintenance of such venues, or else take part in fundraising for their maintenance. In order to function properly, Mosques require donations, and in order to legally collect donations and provide tax-incentives to its donors, the Mosque needs to be registered as a charity.

Social Bridging: Outreach and Interfaith Work

Social capital is powered by the golden rule: “love for your fellow human what you love for yourself” (Putnam, 2000). In following this golden rule, we rationally assume that all people want to be happy, healthy, wealthy, safe, and to have a strong support system for when things go wrong. Certainly these are factors that contribute to a society’s overall well-being and quality of life indicators. Despite the diversity of activities that IRGs engage in that contribute to the aforementioned indicators, we cannot ignore the many socio-political issues surrounding Islam and the Muslim community and the major impact of these issues on relationships between Muslims and non-Muslims in Canada (Kazemipur, 2014). Outreach and inter-faith work which IRGs initiate and partake in plays an integral part in addressing communal misunderstandings and other hindrances to collective prosperity. In 2013, Angus Reid surveyed 2025 randomly selected Canadians and found that 68% of Quebecers and 54% of the rest of the nation held an unfavourable view of Islam (Angus Reid Global, 2013). It would be important to consider the potential for challenging such negative views through a better public awareness of IRGs’ diverse activities in future studies.

Measuring Organizational Performance Through Financial Ratios

There are several ways to measure organizational performance; given the data chosen for this study, financial ratios are most relevant. Utilizing financial ratios is advantageous for three main reasons: they are readily available, based on objective data, and can be easily compared (Worth, 2014). Three commonly reported measures provide some indication of performance for charities: percentages of costs towards charitable programs, overhead costs, and the ratio of raising one Canadian dollar.

Total expenditures for all IRG's total \$132,509,228, while the expenses spent on charitable programs account for \$78,344,068. Roughly 60% of the revenue collected by IRGs is spent on charitable programs and activities, while only about 10% is spent on overhead costs (measured by the combined total for fundraising and administration costs divided by total expenditures). We know that some expenses may not be reported (e.g. sometimes food for fundraisers is donated and not counted, or compensation to fundraisers may not be recorded), but since public records do not capture such data, we cannot consider them in this study.

The cost of raising one dollar is a ratio of fundraising expenses to private support received. The total fundraising costs for all Islamic Religious Groups is equal to \$1,444,571. The total of all receipted (\$100,461,482) and non-receipted donations (\$30,827,035) is \$131,288,517. IRGs thus show an outstanding fundraising ratio of \$0.011 to raise one dollar.

We should note CRA's statement that utilizing only fundraising ratios is "not determinative in assessing whether a charity's fundraising complies with the requirements of the guidelines in [the fundraising] guidance." That said, CRA also states that fundraising costs under 35% are usually not considered problematic.

LIMITATIONS AND DELIMITATIONS OF THE STUDY

The first limitation worth mentioning is the variability in detail provided for by each IRG in this study. Several provided only one sentence or a few words to qualify their activities. For a fuller review, a follow-up study accessing websites, other archival data, and interviews with key personnel would be warranted. With respect to analyzing the financial breakdown of the IRGs, the use of aggregated data poses

another limitation to this study.

While this study attempted an extensive review of IRGs, the resulting list is not an exhaustive account of charitable organizations amongst Muslims in Canada. Some organizations who are Islamic in nature were not part of the search because they were not categorized as Islamic Religious Groups by the CRA. A notable example would be Islamic Relief, which is currently the largest Islamic charity in Canada but is categorized, according to the public record, as a Disaster Relief organization rather than an IRG. Islamic Relief was registered in 2006, has received \$11,250,184 in funds in 2014, and has 17 full-time employees; it also receives no government funding and reports fundraising costs of \$1,046,729, or only \$0.09 to raise a dollar. To capture the activities and performance of organizations like Islamic Relief, follow-up studies can search the CRA database of charities for organizations with the words “Islam,” “Muslim,” and similar terms in their titles. Other Muslim-centered volunteer groups, both formal and informal, were not included in this study. Islamic Religious Groups are not the only organizations serving Muslims communities, although they do tend to be the most active ones.

Finally, in measuring organizational performance, we only looked at 2014 statistics, which do not provide a full analysis of the efforts made in previous years that could account for lower overhead costs and the cost of raising a dollar demonstrated by these organizations. In addition, many (including the CRA itself) have criticized financial ratios as being the only form of audit done by potential donors. Others have posited that reduced overhead costs may be counterproductive to effective organizations and quality programming. Hager and Flack (2004) stated that organizations that attempt to keep low financial ratios can lead to meager investment in “good governance, planning, compliance and risk management, collection of data for service performance evaluation, and staff training” (p.4).

CONCLUSION AND RECOMMENDATIONS

Overall, IRGs provide a wealth of programs and activities for their members, as well as engage in social bridging activities with other organizations and faith groups. This study has expanded the CRA’s existing categories to capture the reality that IRGs

are more diverse than their common label suggests. Utilizing the added categories in this study may offer a deeper understanding of IRGs and guide further research.

Although this study looked at financial ratios as a measure of organizational performance, this is certainly not the only or most preferred method; performance management of the entire organization compared to specific program evaluation, for example, is one area that could provide an added level of performance measurement. Furthermore, organizational effectiveness versus efficiency is yet another level of measurement that requires further study. Finally, it was shown that only 4% of the IRG's funding comes from government, despite the charitable sector overall receiving a total of 21.3% of their revenue from all three levels of government (Emmett & Emmett, 2015). Further research is needed to expand our understanding of IRGs' relationships with different levels of government with respect to funding. Our descriptive analysis of IRGs being based solely on the data publicly available from the CRA charities list, use of other data sources in future studies would greatly enrich our understanding of various organizational dynamics of IRGs.

Islamic Religious Groups in Canada are diverse and dynamic organizations; their work deserves thorough consideration to improve our understanding of the many ways these organizations benefit both the Canadian Muslim community and the rest of Canadian society.

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