PERSEVERE IN ADVERSITY: PERCEIVED RELIGIOUS DISCRIMINATION AND ISLAMIC IDENTITY AS PREDICTORS OF PSYCHOLOGICAL WELLBEING IN MUSLIM WOMEN IN NEW ZEALAND

Marieke Lyniska Jasperse

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Given the increasing prevalence of Islam, current socio-political climate and visibility of Muslim women in Western societies the current study aimed to investigate 1) the nature of religious discrimination experienced by Muslim women in New Zealand and 2) the influence of perceived religious discrimination and differing facets of Islamic identity (psychological, behavioural and visible) on the psychological wellbeing (life satisfaction and psychological symptoms) of 153 Muslim women. The results of the present study revealed that Muslim women rarely feel discriminated against, although women originating from the Middle East and Africa reported significantly more discrimination than women from Asia. When discrimination did occur, it was more likely to come from strangers and service people and take the form of social exclusion as opposed to direct harassment. Furthermore, Muslim women wearing highly visible hijab experienced significantly more religious discrimination.

A strong sense of Islamic identity (psychological, behavioural and visible) and low frequency of perceived religious discrimination were hypothesized to predict significantly greater life satisfaction and fewer psychological symptoms in Muslim women. Contrary to the hypothesis, psychological and behavioural facets of Islamic identity, in addition to perceived religious discrimination, failed to independently predict psychological wellbeing. Islamic visibility did however predict greater psychological wellbeing. Strong endorsement of the different aspects of Islamic identity was hypothesized to buffer the detrimental influence of perceived religious discrimination on psychological wellbeing. The results of the present study however indicated strong psychological affiliation with Islam may have exacerbated the detrimental effect of perceived religious discrimination and as a consequence was associated with poorer psychological wellbeing. The act of participating
in Islamic practices, on the other hand, seemed to provide a degree of resistance against the detrimental effects of religious discrimination and was associated with better psychological wellbeing.
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Introduction

Acculturation and Adaptation

Acculturation is defined as “the changes that occur as a result of continuous first-hand contact between individuals of differing cultural origins” (Redfield, Linton & Herskovits, 1936 as cited in Ward, 2001, p.124). Psychological acculturation has further been defined as “the psychological and behavioural changes that an individual experiences as a result of sustained contact with members of other cultural groups” (Graves, 1967, p.337).

Three theoretical frameworks currently dominate the study of acculturation and adaptation; stress and coping, culture learning and social identification. Each perspective provides a different emphasis on the affective, behavioural and cognitive facets (A, B, Cs) of acculturation.

The stress and coping perspective is based on research conducted by Lazarus and Folkman (1984) on stress, appraisal and coping, and conceptualises cross-cultural transitions as a series of stress-provoking events requiring coping resources and responses (Ward, 2001). It provides a broad analytical framework, incorporating individual as well as situational characteristics that can be used to determine which of these characteristics are likely to facilitate or impede the adjustment of individuals into a receiving society.

The culture learning approach has been strongly influenced by Argyle’s (1969) work on social skills and interpersonal behaviours, emphasising the importance of acquiring culture-specific skills and the influence of culturally specific variables such as knowledge, intercultural training, communication styles, language fluency, cultural distance and contact with members of the receiving society (Ward, 2001).
Both the stress and coping, and culture learning approaches focus on predicting adaptation outcomes, which according to Ward and Searle (1991) can be differentiated into two complementary domains; psychological and sociocultural adaptation. Psychological adaptation is predominately concerned with affective responses, life satisfaction and wellbeing, mediated by a number of factors such as personality traits, “cultural fit” with norms of the host culture and satisfaction with social support between both hosts and co-nationals. Sociocultural adaptation on the other hand focuses on the acculturating individual’s ability to “fit in” with the dominant society, predicted by factors such as cultural distance, cultural identity, acquisition of culturally appropriate skills, contact experience and training (Ward & Searle, 1991). In contrast, the third
approach, *social identification*, acknowledges and addresses factors that significantly influence the stress and coping and culture learning processes (refer to Figure 1).

More specifically, *social identification* addresses the strength of ethno-cultural identity, whilst additionally exploring intergroup dynamics between acculturating individuals and their receiving society. Social identification draws heavily on Tajfel’s (1981) *social identity theory* which states that individuals are compelled to distinguish between ingroups and outgroups (social categorization), and conduct comparisons which have ensuing consequences on self esteem. Intergroup bias inevitably results in ingroup favouritism, outgroup derogation and the employment of compensatory strategies by members of disadvantaged groups such as refugees and migrants (Ward, 2001).

The perception of such intergroup bias, perceived discrimination, has been hailed as one of the most important post-migration stressors among refugees and migrants (Abbott, 1997). Perceived discrimination is a risk factor that has consistently been associated with numerous indices of poor self-reported health outcomes and increased levels of acculturative stress, independent of age, sex and socio-economic status (Ataca & Berry, 2002; Liebkind & Jasinskaja, 2000; Karlsen & Nazroo, 2002; Mossakowski, 2003; Phinney, Madden & Santos, 1998; Sellers, Copeland, Martin & Lewis, 2006).

The protective effect of ethno-cultural identity on psychological and physical wellbeing is also well documented throughout the acculturation literature (Mossakowski, 2003, Oppdal, Roysamb & Heyerdahl, 2005; Phinney, Horenczyk, Liebkind, & Vedder, 2001; Sellers et al. 2006). Mossakowski (2003), a prominent researcher in this field, has stated that “*having a sense of pride, involvement with ethnic practices and cultural commitment to one’s ethnic group is directly beneficial for mental health*” (p. 325). The
protective function on psychological wellbeing of religiosity, an additional facet of ethno-cultural identity, has also been widely acknowledged and seems especially prevalent in ethnic minority groups (Bankston & Zhou, 1995; Ellison, 1991; Harker, 2001).

This thesis is broadly concerned with acculturation and adaptation and draws upon the stress and coping and social identification perspectives to investigate the nature of religious discrimination perceived by Muslim women in New Zealand and its influence on their psychological wellbeing. The protective function of Islamic identity will also be explored.

Islam in Contemporary Society

Islamic Identity

Islam is a “way of living one’s life before God,” and the principles of Islam are based on a core structure known as “the five pillars”: the pilgrimage to Mecca (hajj) performed once in a lifetime, fasting during the holy month of Ramadan (siyam) performed once a year, alms-giving (zakat) performed once a month, prayer (salat) performed five times a day, and the profession of faith (shahadah) performed at every breath (Carter, 2008). Muslims, followers of the Islamic faith, believe there is only one God (Allah) and adhere to the Quran, a text of guidelines referred to as the “straight way” received by the prophet Muhammad (Alghorani, 2006; Verkuyten, 2008).

Islam is not confined to any particular culture as it is practiced by a diverse range of ethnic groups throughout the world. It is the second-largest religion in the world after Christianity and currently the fastest growing (Carter, 2008). One could argue it is not possible to distinguish Islamic identity from ethno-cultural identity, given that the principles of Islam are often deeply ingrained within the beliefs and practices of a given
cultural group. In this thesis, Islamic identity (the strength to which Muslim women identify with Islam and its associated practices) is conceptualized as a form of ethnocultural identity.

Islamophobia

Due to recent acts of violence and terrorism committed by a small number of radical groups affiliated with Muslim societies, Islam has been perceived to be an inherently violent religion fuelling a climate of suspicion, insecurity, fear and discrimination. Recently, the United Nations initiated an Alliance of Civilizations to address relations between Western and Muslim societies and the alarming increase in “Islamophobia”, defined as "an outlook or world-view involving an unfounded dread and dislike of Muslims, which results in practices of exclusion and discrimination." (Cashmore, 2003, p. 215). Since 11 September 2001 (“9/11”) Muslim refugees and migrants settling in Western societies have been faced with a significant increase (82.6%) in discrimination (Sheridan, 2006), accompanied by a myriad of associated challenges (Allen & Neilson, 2002; Butcher, Spoonley, & Trlin, 2006; Droogsma, 2007; Iqbal, 2003; Rippy & Newman, 2006; Zaal, Salah, & Fine, 2007; Sheridan, 2006).

Visibility of Muslim Women

Muslim women are particularly vulnerable to discrimination whilst wearing hijab, the distinctive style of dress, prescribed by Islam. Numerous authors have argued that wearing hijab has become a, if not the, dominant signifier of Islam and its associated “otherness” (Ajrouch and Kusow, 2007; Allen & Neilson, 2002;; Bihi, 1999; Dibley & Dunstan, 2002; Droogsma 2007; Dwyer 1999; Lalonde et al., 1992; Sheridan, 2006). This notion has been supported by a number of qualitative studies conducted in North America
with ethnically diverse samples of Muslim women. These studies documented how the “privileged” status afforded to lighter coloured (less visible) Muslim refugees and migrants was severely compromised whilst wearing hijab (Ajrouch & Kusow, 2007; Carter, 2008).

*Hijab* is the Arabic term for “cover” and primarily refers to women’s head and body covering. In Islamic scholarship however, hijab is given the wider meaning of modesty, privacy, and morality. In recent years considerable attention has focused on the symbolism and significance of the hijab. Some argue the hijab has evolved from a symbol of piety, purity and religiosity into a cultural and political statement (Abdel-Mageed, 2008). This phenomenon was illustrated in a study conducted by Dwyer (1999) who reported that Turkish Muslim women in Germany choose to wear the headscarf as symbolic resistance to both the secular Turkish government and their alienation within German society. Furthermore, a qualitative study conducted by Droogsma (2007) with Muslim women in the United States revealed that wearing hijab not only signifies religious affiliation, but functions to preserve relationships within the larger Muslim community, resist sexual objectification and gain respect.

Despite the evolving significance of hijab within Islamic countries and abroad, hijab remains a dominant signifier of Islam and several studies have identified the vulnerability of Muslim women wearing hijab to religious discrimination and poor psychological wellbeing in Western nations (Carter, 2008; Douki, Zineb, Nacef & Halbreich, 2007; Hassouneh & Kulwicki; 2007; Reitmanova & Gustafson, 2008; Whittaker, Hardy, Lewis, & Buchan, 2005).

One such study was conducted by Hassouneh and Kulwicki (2007) with 30
Middle Eastern Muslim women in the United States, utilizing measures of religious discrimination, depression and anxiety. The results of their analysis confirmed a significant increase in religious discrimination experienced by Muslim women post 9/11 with 77% of the women reporting significant emotional distress during each incident of discrimination. Furthermore, the participants exhibited significantly higher incidences of depression and anxiety in contrast to the general population.

Despite the vulnerability associated with being visibly Muslim in the current socio-political climate, a number of studies conducted in predominantly Muslim countries have identified Islamic affiliation as a powerful predictor of subjective psychological wellbeing, associated with physical health, mental health, happiness, life satisfaction, optimism and significantly less anxiety (Abdel-Khalek & Naceur, 2007; Suhail & Chaudhry, 2004). Furthermore, the positive influence of Islamic affiliation and practices on wellbeing has also been cited in a handful of qualitative studies conducted in the United States and United Kingdom investigating the psychological wellbeing of Muslim women (Carter, 2008; Droogsma, 2007; Whittaker et al., 2005).

**New Zealand Context**

**Islam in New Zealand**

According to the 2006 census there are approximately 26,000 Muslims living in New Zealand, with unofficial estimates up to 40,000 (The Federation of Islamic Associations of New Zealand, 2008). Seventy seven percent of New Zealand Muslims are born overseas, and there is significant ethnic diversity, with representation from Eastern Europe (Turkey, Albania, Bosnia, Kosovo, Former Soviet Union), Africa (Somalia, Ethiopia, Eritrea, Egypt), the Middle East (Afghanistan, Lebanon, Iran, Iraq, Palestine),
Asia (China, Indonesia, Malaysia, Pakistan, India, Bangladesh), and the Pacific (Fijian Indian), in addition to Pakeha and Maori (Statistics NZ, 2006).

There have been numerous accounts of “Islamophobia” in New Zealand, ranging from the subtle to the extreme, including reports of Muslim women being shot at by passing cars, being hit by stones or eggs, sent hate mail, enduring cruel comments and accusations, or a distinctive change in the atmosphere in a conversation or room (Human Rights Commission, 2007). Muslim women, easily identifiable when wearing hijab, often bear the brunt of discriminatory acts, the majority of which are thought to go unreported as they (often refugees or migrants) are unable or afraid to lodge a complaint (Butcher et al., 2006; Chile, 2002).

A qualitative study conducted with new settlers by Butcher et al. (2006) in Auckland, Wellington and Christchurch reported that new settlers originating from the Middle East or identifying as Muslim regularly encountered discrimination related directly to the terrorist attacks in the United States on 11 September 2001. Furthermore, recent research conducted by Stuart & Ward (unpublished study cited in Stuart, J., 2009) has highlighted New Zealanders negative attitudes towards Muslims and migrants originating from predominately Muslim countries. Participants in this study consistently rated Muslim migrants less favorably than any other religious group, and indicated unfavorable attitudes towards migrants originating from Iraq, Malaysia and Pakistan, majority Muslim countries, in contrast to Samoa, India and Australia.

**Multiculturalism in New Zealand**

Multiculturalism is a reality in New Zealand, with 23% of the New Zealand population born overseas and forty to fifty thousand new migrants settling in New
Zealand every year (Statistics NZ, 2006). New Zealand’s policy framework implicitly favours integration and multiculturalism (Spoonley, Peace, Butcher & O’Neill, 2005). The National Immigration Settlement Strategy (NZIS, 2003) emphasizes the importance of migrants and refugees fully participating and feeling included in all facets of New Zealand’s economic, social and cultural life, while still feeling comfortable expressing their ethnic identity. It is thought that this approach will promote social cohesion and build social capital (Spoonley et al, 2005). A recent study by Ward and Masgoret (2008), investigating attitudes towards immigrants held by New Zealanders, suggested that New Zealanders generally do endorse multiculturalism and exhibit positive attitudes towards immigrants, especially in comparison with attitudes held by citizens of the European Union.

The potential discrepancy between the attitudes and behaviours exhibited by members of the receiving society, and that which is stated in its policy, was reflected in a nationwide study conducted by UMR Research showing that one in five respondents felt they had been personally discriminated against in New Zealand in the last year (Human Rights Commission, 2008). The influence of negative attitudes held by members of the receiving society has been widely discussed throughout the literature as exerting a strong influence over the subsequent adaptation of refugees and migrants (Ward & Searle, 1991). Authors such as Fernando (1993) have argued that, with respect to acculturation, racism is the most serious risk factor for these populations, a sentiment echoed in a National Migrant experience report conducted by The Ministry of Social Development in 2008.
Discrimination

Perceived Discrimination

Discrimination is defined as “beliefs, attitudes, institutional arrangements and acts that tend to denigrate or deny equal treatment to individuals or groups based on racial characteristics or group affiliation” (Rippy & Newman, 2006, p. 6). Such expressions of negative intergroup attitudes have been attributed to perceptions of intergroup threat, which according to Riek, Mania and Gaertner (2006) occurs when “one group’s actions, beliefs, or characteristics challenge the goal attainment or well-being of another group” (p. 336).

Identifying the nature of discrimination is however complicated by the fact that it is a subjective experience and measures will only ever obtain individual perceptions of discrimination. However, as it is the perception that affects psychological wellbeing, it is important to be able to measure it in meaningful ways. The majority of measures reported in the literature are based on the frequency of perceived discrimination, although the parameters are rarely consistent. Different studies focus on either ethnic or religious discrimination and some fail to specify on what grounds they base their discrimination. Some measures distinguish between subtle and blatant forms of discrimination, whilst some attend to the variety of contexts in which discrimination can occur. Timeframes also fluctuate from one month, one year to a life time estimate. The majority of measures, however, ask respondents to report either the perception of discrimination directed towards themselves as individuals or towards their ingroup (Brondolo et al., 2005). Comparisons of such frequencies often reveal the personal/group discrimination discrepancy identified by Taylor, Wright, Moghaddam and Lalonde (1990) which
suggests that individuals are significantly more likely to report more discrimination directed towards their ingroup, in an attempt to minimise the consequences associated with personal discrimination.

One such consequence is the detrimental effect on psychological wellbeing and adaptation mentioned earlier (Liebkind & Jasinskaja, 2000; Mossakowski, 2003; Phinney et al., 1998; Sellers et al., 2006; Ward et al., 2001). The sense of threat experienced from an act of discrimination can result in fear, distress, anger and denial, which can produce a number of adverse physiological responses (cardiovascular, endocrine, neurological and immunological) (Abbott, 1997; Karlsen & Nazroo, 2002). In support of this, Liebkind and Jasinskaja (2000) found that psychological wellbeing was negatively associated with perceived discrimination based on a number of indices (depression, anxiety, psychosomatic symptoms, self-esteem, life satisfaction and behavioural problems) in a Finnish study of immigrant youth originating from a range of cultural backgrounds such as Turkey, Somalia and Vietnam. Such findings have been replicated with a diverse range of migrants from Europe, Africa and Asia and in the United States (Karlsen & Nazroo, 2002).

One interesting aspect that has been highlighted in several studies is that individuals subjected to discrimination report not only heightened stress levels but also heightened identification with their ingroup (Dion, 1975; Lalonde, Taylor & Moghaddam, 1992; Sellers et al., 2006). This phenomenon has been identified in a number of studies with visible ethnic minorities such as Chinese, South Asian, Indian and Haitian (within the United States and Canada) and experimentally replicated in laboratory settings with female Jewish and African-American undergraduate students (Lalonde et
According to social identification theorists, heightened identification with the ingroup reported by visible minorities is a reflection of a collective compensatory strategy, because it is impossible to pursue an individualist strategy such as individual mobility and pass “unnoticed” into the dominant society.

**Visibility and Discrimination**

The differential account of perceived discrimination experienced by migrants based on visibility is well documented in the acculturation literature (Berry, Phinney, Sam & Vedder, 2006; Carranza, 2007; Dion & Kawakami, 1996). According to Karim (2000) visible minorities are defined as "persons, other than aboriginal people who are non Caucasian in race or non-white in colour” (p. 18). However, this term has evolved to mean people who ‘look different’ and are increasingly vulnerable to discrimination.

An analysis conducted by Dion and Kawakami (1996) of interviews with migrants in Canada revealed highly visible migrants originating from Africa, South Asia and China reported significantly more discrimination than less visible migrants originating from Europe (i.e. Italy and Portugal). Furthermore, in a comparative ethno-cultural youth study conducted by Berry et al. (2006), the frequency of perceived discrimination was significantly higher in ‘highly visible groups (i.e. Vietnamese) than in medium (i.e. Turkish) and low (i.e. Russian) visibility groups.

Visibility is intrinsically linked to the concept of cultural distance, the dissimilarity between culture of origin and culture of contact. Aspects of cultural distance include characteristics of the ethno-cultural group such as the language they speak, the colour of their skin and other racial characteristics, a distinctive style of dress and other visible signs of “otherness” (Ajrouch & Kusow, 2007; Bihi, 1999; Chile, 2002; Lalonde
et al., 1992; Stryker, 1968; Ward et al., 2001). One significant aspect of perceived cultural distance is religious affiliation. There is, however, a notable absence of literature focusing on the experience of religious discrimination and its adaptation outcomes (Carter, 2008). This thesis will therefore examine the nature of religious discrimination experienced by Muslim women in New Zealand and the influence it has on their psychological wellbeing. Particular emphasis will be directed towards their visible position within New Zealand society.

**Ethno-Cultural Identity**

Ethno-cultural identity is a dynamic, multifaceted construct and has been described as a “complex construct including a commitment and sense of belonging to the group, positive evaluation of the group, interest in and knowledge about the group, and involvement in social activities of the group” (Phinney, 1997, p. 168). Ethno-cultural identity is often conceptualized as an internal psychological construct with cognitive and affective elements, such as belongingness, centrality and pride. Participation within the ethnic community and behavioural components are also considered by some authors (Cameron, 2004; Phinney, 1997).

The extent to which an individual wishes to retain his/her ethno-cultural identity and how much of the receiving society’s culture s/he wishes to incorporate, are amongst the most fundamental issues faced by acculturating migrants and refugees. These choices have significant consequences for their acculturation strategies, interactions with members of the receiving society and their subsequent adjustment and adaptation (Berry, 2005; Ward & Kennedy, 1994).
In light of this discussion it is imperative to describe the study conducted by Berry et al. (2006) investigating immigrant youth in cross-cultural transition. This comparative study of 5,000 immigrant youth from 32 ethno-cultural groups (aged 13-18 years) settling in 13 countries (Australia, Canada, Finland, France, Germany, Israel, The Netherlands, New Zealand, Norway, Portugal, Sweden, United Kingdom and United States) investigated acculturation with a particular emphasis on ethno-cultural identity. Ethno-cultural identity was measured with an adaptation of the Multigroup Ethnic Identity Measure (MEIM) developed by Phinney (1992) including eight items assessing ethnic affirmation (e.g., sense of belonging, positive feelings about being group member). The results of the study confirmed that maintaining one’s ethno-cultural identity is associated with better psychological adaptation.

Current research suggests that ethno-cultural identity affects psychological wellbeing directly as well as indirectly by buffering the detrimental effects of perceived discrimination (Anderson, 1991; Sellers et al. 2006). Sellers et al. (2006) investigated the influence of racial discrimination on African-American adolescents in the United States. This study identified perceived discrimination as a significant risk factor and ethno-cultural identity as a protective factor directly associated with positive outcomes, regardless of the degree of discrimination. In addition, ethno-cultural identity was shown to buffer the relationship between exposure to discrimination and negative outcomes (Sellers et al., 2006; Zimmerman, Bingenheimer & Notaro, 2002). Ethno-cultural identity may act as a protective factor because it allows for the continuation of ethno-cultural behaviours, attitudes and values, providing a sense of familiarity, belonging, security and support (Mossakowski, 2003; Phinney et al. 2001).
An additional facet of ethno-cultural identity is religious affiliation, encompassing aspects of religious activity, dedication and belief (Hackney & Sanders, 2003). Despite religious affiliation being one of the most significant and problematic ingroup / outgroup distinctions (Alliance of Civilisations, 2006; Verkuyten, 2007) there is little research to date within the psychological literature focusing specifically on religious identity.

The protective function of religiosity on the psychological wellbeing of individuals of ethnic minority groups has however been identified in a longitudinal study conducted in the United States by Harke (2001) with a sample of 13,000 youth originating from South America, Africa, Asia and Europe. Religiosity was measured by frequency of church attendance and prayer and was associated with higher levels of wellbeing and reduced depression. Additional studies have linked religiosity to life satisfaction, psychological adjustment, self control, self esteem and increased purpose in life (Witter, Stock, Okun, & Haring, 1985; Wulff, 1997). A review of the mental health needs of visible immigrants in Canada, conducted by Reitmanova and Gustafson (2008) showed that after social support, employment and income, the freedom to practice religious beliefs and cultural traditions was extremely important and provided “a special source of strength and support” (p. 50).

Religiosity is a multifaceted construct, encompassing cognitive, emotional, motivational and behavioural aspects. Due to its multidimensional nature, various indicators have been used to measure the extent of religiosity, including overt practice of religion, intensity of belief, attitudes towards religion and strength of affiliation with the religious community (Wulff, 1997).
Measures of Islamic religiosity have varied considerably between studies, ranging from a single item (Abdel-Khalek & Naceur, 2007) to 18 items specifying specific Islamic beliefs and practices (Suhail & Chaudhry, 2004). These inconsistencies as well as the notable absence of reliable, culturally sensitive measures of Islamic religiosity have been noted by scholars such as Amer and Hood (2007) who have warned researchers of superficially modifying predominantly Christian measures. This thesis therefore uses a multifaceted measure of Islamic identity which explores not only the cognitive and emotional aspects of identifying with Islam, based on the social identification research of Cameron (2004), but also the behavioural and visible components of Islam. In addition, this thesis investigates the influence of these distinct facets of Islamic identity on the psychological wellbeing of Muslim women in New Zealand.

Research Aims and Hypotheses

Previous research highlights the importance of perceived discrimination and ethno-cultural identity on the successful acculturation of refugees and migrants into their new society of settlement. These issues are highly relevant in New Zealand, especially with respect to Muslim women who are amongst the most vulnerable migrating populations, given their visibility (Bihi, 1999; Chile, 2002).

To date, only a small number of qualitative studies, conducted in multicultural societies other than New Zealand (in the United Kingdom, United States or Canada) have focused specifically on the acculturation of Muslim women. To fill this gap, this thesis investigates, in a quantitative manner, the influence of perceived religious discrimination, and differing facets of Islamic Identity (psychological, behavioral and visible) on the
psychological wellbeing (life satisfaction and psychological symptoms) of Muslim women in New Zealand.

The major research aim is to explore the nature and consequences of religious discrimination experienced by Muslim women in New Zealand, and the hypotheses are:

a. Lower perceived religious discrimination and a stronger Islamic identity (psychological, behavioural and visible) will predict better psychological wellbeing (greater life satisfaction and fewer psychological symptoms) in Muslim women in New Zealand.

b. Islamic identity (psychological, behavioural and visible) will buffer the detrimental influence of perceived religious discrimination on the psychological wellbeing of Muslim women in New Zealand.
Method

Research Preparation and Procedure

In order to conduct the current study, it was essential to establish rapport with my research participants. I had to first acknowledge my position as (1) a cross-cultural psychology researcher trained in a Western discipline, (2) from a European migrant background with little or no knowledge of Islam and Muslim customs and (3) relying on assumptions based on previous research. I next sought to (1) forge relationships with women within the Muslim community in Wellington; (2) determine whether religious discrimination and psychological distress was part of their reality; and (3) construct a questionnaire that would address the research questions.

For a number of months I attended the women’s group run by Rehanna Ali (a representative from the Islamic Women’s Council) at the Kilbirnie mosque. This gave me the opportunity to meet Muslim women, learn more about Islam, the personal and religious significance of wearing the hijab and their experiences of life in New Zealand. The women’s group at the mosque is composed of a diverse range of refugee, migrant and New Zealand-born citizens. Unfortunately there was no shortage of accounts of “Islamophobia” or everyday acts of discrimination, and during the course of my visits some of the women described the anxiety they experienced as a consequence of this discrimination. A number of women further disclosed that they had chosen to remove their hijab in public spheres such as the workplace and/or university to avoid discrimination. With this in mind I organised with Rehanna and the Human Rights Commission to present a series of workshops with the women on constructive ways of
dealing with discrimination and how to access the dispute resolution process offered by the Human Rights Commission for unlawful discrimination.

By the time the questionnaire was finalised and ethics approved, I had the support of the Islamic Women’s Council, in addition to contacts not directly affiliated with the mosque, such as the Office of Ethnic Affairs (government), Refugee Services (NGO) and “Muslim kiwis” (social group) and was able to distribute hard copies of the questionnaire (in addition to the link to the online version) in Auckland, Hamilton and Wellington. Participants received an information sheet (Appendix I) before completing the questionnaire (Appendix III) and received a debriefing form (Appendix II) afterwards.

Participants

The participants that took part in the current study were 153 Muslim women aged 16 to 60 years ($M = 28.3$, $SD = 11.1$) living in Auckland ($n = 65$), Hamilton ($n = 11$) and Wellington ($n = 73$). Twenty-nine (19%) of the women were born in New Zealand whilst 124 (81%) of the women were born overseas. The mean age of arrival to New Zealand was 19.8 years ($SD = 8.8$), and for 119 (77.8%) of the women English was not their native language. The following geographical regions of origin were represented: Asian ($n = 92$) (Bengali, Cambodian, Pakistani, Fijian Indian, Indian, Indonesian, Malay, Punjabi, Sri Lankan), Middle Eastern ($n = 36$) (Afghani, Arab, Iraqi, Persian), African ($n = 10$) (Ethiopian, Somali, South African), European ($n = 10$) and Pasifika ($n = 5$) (Polynesian, Samoan, Maori). Sixty one per cent (94) of the women were New Zealand citizens, and 55.6 % (85) remained citizens of their country of birth. Of the women, 81 (52.9%) were students, 57 (37.3%) were employed and 15 (9.8%) were unemployed. The average number of years of formal education was 13.3 ($SD = 4.2$) Seventy-eight (51%) of the
women were unmarried, 70 (45.8%) were married and 5 (3.3%) had previously been married.

**Measures**

The questionnaire constructed for the current study was comprised of six components measuring demographic information, Islamic identity (psychological, behavioural and visible), comfort wearing hijab, perceived religious discrimination and psychological wellbeing (life satisfaction and psychological symptoms). A detailed description of each component follows.

**Demographic Variables**

The first component of the questionnaire included a range of demographic questions about age, gender, religion, ethnicity and birthplace, age of arrival to New Zealand, native language, as well as education, employment and marital status.

**Islamic Identity**

*Psychological: Centrality, Ingroup ties and Ingroup affect.* In order to obtain a psychological measure of Islamic identity, a multidimensional conceptualisation of social identification was utilized. Three subscales adapted from Cameron (2004) were incorporated consisting of centrality (the amount of time spent thinking about being a group member), ingroup affect (the positivity of feelings associated with membership in the group) and ingroup ties (perceptions of similarity, bond, and belongingness with other group members). The centrality subscale was comprised of seven items such as “*Being a Muslim is an important reflection of who I am*” and “*The fact that I am a Muslim hardly enters my mind*” (reversed-coded). The ingroup affect subscale has five items such as “*In general, I am glad to be Muslim*” and “*I often regret that I am a Muslim*” (reversed-
The ingroup ties subscale consists of six items such as “I feel strong ties with other Muslims” and “I don’t feel a sense of being connected with other Muslims” (reversed-coded). Participants rated the extent to which they agree with a given item on a 5-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5). Total scores for each subscale were combined to provide an indication of the psychological aspects of Islamic identity with higher scores indicating stronger psychological identification with Islam.

**Behavioural: Islamic practices.** The Islamic practice subscale was developed in consultation with Muslim women from the Kilbirnie mosque and relates to four of the five pillars of Islam i.e., “I pray five times a day” and “I fast during Ramadan” and an additional 5 Islamic practices i.e., “I read the Quran” and “I attend the mosque.” Participants were asked to rate the extent to which they engage in a given practice on a 5-point Likert scale ranging from Never (1) to Very often (5). High scores indicate a high frequency in Islamic practices.

**Visible: “Hijab.** A number of different items were generated in consultation with Muslim women at the Kilbirnie mosque in order to provide a measure of Islamic visibility. The items were developed to produce an indication of visibility (i.e., whether a given Muslim woman covers her whole body including her face or wears a simple headscarf), frequency and context (i.e. at the mosque, work/university/school, shops and public transport). Responses are indicated on a 5-point scale ranging from Rarely (1) to Very Often (5). High scores indicate a woman is highly visible and wears hijab in a variety of contexts.
Comfort Wearing Hijab

An additional section was included to gauge Muslim women’s levels of comfort wearing hijab across the range of contexts listed in the previous visibility scales (i.e., at the mosque, work/university/school, shops and public transport). The response set ranged from *Very uncomfortable* (1) to *Very comfortable* (5), a high score indicating a Muslim woman is very comfortable wearing hijab across a range of contexts. An open ended question “Do you feel more comfortable in some settings, and if so why?” was included directly after the scale to provide a qualitative insight into the potential discrepancies in comfort levels reported by the women across the differing contexts.

Perceived Religious Discrimination

The extent of religious discrimination perceived by Muslim women in New Zealand was measured using an adaptation of Noh and Kaspar’s (2003) seven-item scale. Five of the items from the original scale were used in addition to “*You are treated disrespectfully*”, “*You are treated as inferior*” and “*You are treated with suspicion*”. The introduction also makes specific reference to religiously motivated discrimination “*How frequently do you experience the following in New Zealand because of your religious background?*” Participants were asked to rate the extent to which they perceive religious discrimination on a 5-point scale ranging from *Rarely* (1) to *Very Often* (5). High scores indicate high levels of perceived religious discrimination.

An additional section asked which of the following people are more likely to discriminate: colleagues at work or school, neighbours, service people and strangers. It used the same rating system as the one above which provided an indication of whom Muslim women perceive to be the most frequent sources of discrimination.
Predicting Psychological Wellbeing

Life Satisfaction

Life Satisfaction was assessed using a five-item scale developed by Diener, Emmons, Larsen, and Griffin (1985) that has demonstrated good reliability and validity across a range of cultural contexts (Berry et al., 2006). The Life Satisfaction scale asks “How do the following statements apply to how you think about yourself and your life?” and consists of items such as “I am satisfied with my life” and “If I could live my life over, I would change almost nothing”. Participants indicate the extent to which they agree with each statement on a 5-point scale ranging from Strongly Disagree (1) to Strongly Agree (5). High scores on this scale indicate greater life satisfaction and psychological well being.

Psychological Symptoms

Psychological symptoms were assessed with a 15-item scale measuring depression, anxiety and psychosomatic symptoms, originally developed for the Immigrant Youth in Cultural Transition project by Berry et al. (2006). The measure asks: “How often have you experienced the following in the past month? and listed symptoms such as: “I feel tired”, “I feel restless” and “I lose interest and pleasure in things I usually enjoy”. Participants indicate the extent to which they have experienced each symptom on a 5-point scale ranging from Never (1) to Very Often (5). High scores on this scale indicate poor psychological well being. This measure has additionally demonstrated reliability and validity across a range of ethno-cultural groups (Berry et al., 2006).


**Results**

The results section is comprised of three parts. The first part will provide a preliminary analysis of the psychometric properties of each measurement scale utilized in the current study. The second part will address the research objective, which was to explore the nature of religious discrimination experienced by Muslim women in New Zealand. The third part will explore the influence of perceived religious discrimination and facets of Islamic identity (psychological, behavioural and visible) on the psychological wellbeing (life satisfaction and psychological symptoms) of Muslim women in New Zealand utilizing two hierarchical regression analyses.

*Psychometric Analyses of the Measurement Scales*

**Internal Reliability**

A psychometric evaluation was conducted in order to confirm the internal reliability of each measurement scale. The Cronbach’s alpha for all scales exceeded the required level of .70 indicating good reliability was obtained for these measures (See Table 1).
<table>
<thead>
<tr>
<th>Scale</th>
<th>N items</th>
<th>M</th>
<th>SD</th>
<th>α</th>
</tr>
</thead>
<tbody>
<tr>
<td>Islamic identity</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Psychological</td>
<td>17</td>
<td>4.24</td>
<td>.43</td>
<td>.79</td>
</tr>
<tr>
<td>Behavioural</td>
<td>9</td>
<td>4.16</td>
<td>.56</td>
<td>.81</td>
</tr>
<tr>
<td>Visible</td>
<td>8</td>
<td>3.90</td>
<td>.70</td>
<td>.81</td>
</tr>
<tr>
<td>Comfort across contexts</td>
<td>8</td>
<td>3.87</td>
<td>1.23</td>
<td>.96</td>
</tr>
<tr>
<td>Perceived religious discrimination</td>
<td>8</td>
<td>1.96</td>
<td>.84</td>
<td>.92</td>
</tr>
<tr>
<td>Life satisfaction</td>
<td>5</td>
<td>3.68</td>
<td>.75</td>
<td>.82</td>
</tr>
<tr>
<td>Psychological symptoms</td>
<td>15</td>
<td>2.29</td>
<td>.78</td>
<td>.94</td>
</tr>
</tbody>
</table>

Structure of Islamic Identity

Higher Order Factor Analysis

In order to establish whether the psychological, behavioural and visible measures of Islamic identity utilized in the current study formed a broader construct of Islamic identity, a higher order factor analysis was conducted. The mean scale scores of the three aspects of Islamic identity were subjected to a principle components higher order factor analysis with direct oblimin rotation. The results of the analysis revealed that the different aspects of Islamic identity did conform to the overarching theme of Islamic identity,
loading clearly onto one distinct factor which explained 56.7% of the variance. A .64 Kaiser-Meyer-Olkin value was obtained exceeding the .60 requirement, in addition to the Bartlett’s Test of Sphericity reaching statistical significance.

Religious Discrimination of Muslim Women in New Zealand

What is the frequency of everyday discrimination perceived by Muslim women in New Zealand?

In order to determine the frequency of everyday discrimination perceived by Muslim women in New Zealand a descriptive analysis was run. The analysis revealed Muslim women within this sample on average reported “rarely” experiencing religious discrimination in New Zealand ($M = 1.97$, $SD = .90$) where $1 = \text{never}$, $2 = \text{rarely}$, $3 = \text{sometimes}$, $4 = \text{often}$ and $5 = \text{very often}$.

What type of discrimination is more likely to occur?

Repeated measures within-subjects analysis of variance (ANOVA) was conducted in order to determine whether there was a significant difference in the frequency of types of discrimination reported by Muslim women in New Zealand. The analysis revealed a significant difference, $F(7, 153) = 13.11$, $p < .01$, partial $\eta^2 = .08$, with the post-hoc analysis indicating Muslim women are more likely to report having been “excluded or ignored” and “treated rudely” than “insulted” or “threatened or harassed” (refer to Table 2). The frequency of perceived religious discrimination reported by the Muslim women within this sample was therefore significantly more likely to take a subtle form of social exclusion as opposed to direct forms of harassment.

Table 2
Frequency of Type of Discrimination (n = 153)

<table>
<thead>
<tr>
<th>Type of Discrimination</th>
<th>M</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>You are excluded or ignored</td>
<td>2.25</td>
<td>1.32</td>
</tr>
<tr>
<td>You are treated rudely</td>
<td>2.14</td>
<td>1.39</td>
</tr>
<tr>
<td>You are treated with suspicion</td>
<td>2.01</td>
<td>1.11</td>
</tr>
<tr>
<td>You receive poor service</td>
<td>2.01</td>
<td>1.03</td>
</tr>
<tr>
<td>You are treated disrespectfully</td>
<td>1.97</td>
<td>1.06</td>
</tr>
<tr>
<td>You are treated as inferior</td>
<td>1.96</td>
<td>1.06</td>
</tr>
<tr>
<td>You are insulted or called names</td>
<td>1.85</td>
<td>1.07</td>
</tr>
<tr>
<td>You are threatened or harassed</td>
<td>1.54</td>
<td>.83</td>
</tr>
</tbody>
</table>

Who is the most likely source of discrimination?

A repeated measures within-subjects analysis of variance (ANOVA) was additionally conducted to establish who is more likely to discriminate against Muslim women in New Zealand. The analysis revealed a significant difference between the discrimination received from colleagues, neighbours, service people and strangers, $F(3, 153) = 37.43, p < .01$, partial $\eta^2 = .20$. A post-hoc analysis revealed that strangers were significantly more likely to discriminate than service people, $F(1,153) = 105.92, p < .001$, partial $\eta^2 = .41$, and service people were significantly more likely to discriminate than neighbours and colleagues, $F(1,153) = 11.56, p < .001$, partial $\eta^2 = .07$. There was no significant difference between the frequency of discrimination from neighbours and
colleagues, $F(1,153) = 1.14$, $ns$, partial $\eta^2 < .01$ (Refer to Table 3). Religious discrimination is therefore less likely to come from individuals who know Muslim women personally or have frequent contact with them.

Table 3

*Frequency of Discrimination Perceived from Various Sources (n = 153)*

<table>
<thead>
<tr>
<th>Source</th>
<th>$M$</th>
<th>$SD$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Colleagues</td>
<td>1.66</td>
<td>1.01</td>
</tr>
<tr>
<td>Neighbours</td>
<td>1.75</td>
<td>1.00</td>
</tr>
<tr>
<td>Service people</td>
<td>1.94</td>
<td>1.04</td>
</tr>
<tr>
<td>Strangers</td>
<td>2.42</td>
<td>1.17</td>
</tr>
</tbody>
</table>

*Discrimination as a function of native language and birthplace*

To explore whether perceived religious discrimination significantly differed as a function of birthplace and native language, two independent samples t-tests were conducted. No significant effects were obtained, indicating the frequency of perceived religious discrimination reported by Muslim women born overseas did not significantly differ from those born within New Zealand; $t(151) = .19$, $ns$; $M = 1.98$ ($SD = .84$) and $M = 1.88$ ($SD = .87$) respectively. Additionally the frequency of discrimination reported by Muslim women did not significantly differ according to whether ones first language was English or not $t(151) = .20$, $ns$; $M = 1.86$ ($SD = .79$) and $M = 1.98$ ($SD = .86$), respectively.
Does perceived discrimination differ according to geographical region of origin?

To determine whether the perceived religious discrimination reported by women significantly differed according to geographical region of origin each participant was differentiated on the basis of their geographical region of origin into one of the following three categories: Middle Eastern (i.e. Iraq and Afghanistan), Asian (i.e. India and Indonesia) and African (i.e. Somalia and Ethiopia). All European, Pacific and Maori participants were removed from the analysis (n = 14) given the insufficient number of participants per category.

An analysis of covariance (ANCOVA) was conducted to explore whether the perceived religious discrimination reported by women significantly differed according to geographical region of origin whilst controlling for hijab (the visible component of Islamic identity). The analysis revealed a marginally significant effect for the covariate, hijab, $F(1,132) = 3.46, p = .07$, partial $\eta^2 = .03$. A significant difference was found between the rates of perceived religious discrimination reported by the participants from different geographical regions after controlling for the effect of hijab, $F(2,132) = 7.75, p < .001$, partial $\eta^2 = .11$. A post-hoc Sidak pairwise comparison revealed that participants from the Middle East reported significantly more discrimination than participants from Asia ($M = 2.18, SD = 1.06$ and $M = 1.78, SD = .67$, respectively). Additionally participants from Africa reported significantly more discrimination than Asian participants ($M = 2.62, SD = .98$ and $M = 1.78, SD = .67$ respectively). The frequency of discrimination reported by Middle Eastern and African participants did not significantly differ, indicating that Muslim women originating from the Middle East and Africa perceived significantly greater discrimination than Muslim women originating from Asia.
Correlates of Religious Discrimination

A number of Pearson product-moment correlations were conducted in order to address the associations between perceived religious discrimination and a number of demographic and psychological variables. Perceived religious discrimination did not however significantly correlate with any of the demographic variables or psychological variables: Islamic identity (psychological and behavioural), comfort across contexts, psychological symptoms or life satisfaction. A weak yet significant positive correlation was obtained between perceived religious discrimination and Islamic visibility however, \( r (151) = .18, \ p < .05 \) suggesting higher frequencies of perceived religious discrimination are reported by Muslim women who wear highly visible hijab (i.e. cover face, head, throat and body as opposed to a simple headscarf and modest dress in a greater range of contexts) (refer to Table 4).
Table 4

Correlates of Religious Discrimination (n = 153)

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Perceived religious discrimination</td>
<td>-</td>
<td>.03</td>
<td>-.11</td>
<td>-.09</td>
<td>.09</td>
<td>.18*</td>
<td>.02</td>
<td>.08</td>
<td>-.02</td>
</tr>
<tr>
<td>2 Age</td>
<td>-</td>
<td></td>
<td>.22*</td>
<td>.13</td>
<td>.27*</td>
<td>.17*</td>
<td>.09</td>
<td>-.13</td>
<td>.28*</td>
</tr>
<tr>
<td>3 Education</td>
<td>-</td>
<td>.14</td>
<td>-.06</td>
<td>.16*</td>
<td>.08</td>
<td>-.11</td>
<td></td>
<td>.27*</td>
<td></td>
</tr>
<tr>
<td>4 Psychological Islamic Identity</td>
<td>-</td>
<td>.36**</td>
<td>.30**</td>
<td>.21**</td>
<td>-.14</td>
<td>.11</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 Behavioural Islamic Identity</td>
<td>-</td>
<td>.39**</td>
<td>.31**</td>
<td>-.19*</td>
<td>.17*</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 Visible Islamic Identity (hijab)</td>
<td>-</td>
<td>.64**</td>
<td>-.21**</td>
<td>.33**</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7 Comfort across contexts</td>
<td>-</td>
<td>-.24**</td>
<td>.34**</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8 Psychological symptoms</td>
<td>-</td>
<td>.48**</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9 Life satisfaction</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at the 0.05 level (2-tailed)
** Significant at the 0.01 level (2-tailed)
**In which contexts do Muslim women feel more comfortable wearing hijab?**

An additional repeated measures within-subjects analysis of variance (ANOVA) was conducted to establish whether Muslim women felt significantly more comfortable wearing hijab in certain contexts (refer to Table 3 for the range of contexts). The analysis revealed a significant difference, $F(7,152) = 60.24, p < .01$, partial $\eta^2 = .28$. The post-hoc analysis indicated Muslim women felt significantly more comfortable in the mosque over and above all other contexts. The levels of comfort reported by the Muslim women across the range of contexts was however relatively high (refer to Table 5).

<table>
<thead>
<tr>
<th>Context</th>
<th>$M$</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mosque</td>
<td>4.88</td>
<td>.58</td>
</tr>
<tr>
<td>Work/University/School</td>
<td>3.97</td>
<td>1.25</td>
</tr>
<tr>
<td>Shops</td>
<td>3.99</td>
<td>1.25</td>
</tr>
<tr>
<td>Restaurants</td>
<td>3.92</td>
<td>1.28</td>
</tr>
<tr>
<td>Post office/bank/WINZ</td>
<td>3.95</td>
<td>1.29</td>
</tr>
<tr>
<td>Entertainments venues</td>
<td>3.75</td>
<td>1.34</td>
</tr>
<tr>
<td>Public transport</td>
<td>3.85</td>
<td>1.28</td>
</tr>
</tbody>
</table>
**Why Muslim women feel more comfortable in certain contexts**

Of the 153 participants 70 women responded to the open-ended question “*Do you feel more comfortable in some settings and if so why?*” posed directly after the comfort across contexts measure. The responses were subjected to an exploratory thematic analysis according to the guidelines in Braun and Clarke (2006) to explore the underlying factors influencing the significant differences in comfort reported in the previous analysis, in addition to providing an interpretive insight for further analysis. Two seemingly conflicting themes emerged from the analysis: 1) vulnerability to discrimination and 2) protective aspects of wearing hijab, indicating what is referred to in the literature as an ideological dilemma (Bilig, 1991).

**Vulnerability to Discrimination**

The most prevalent theme to emerge from the thematic analysis was the Muslim women’s acknowledgement of increased vulnerability to religious discrimination whilst wearing hijab. Numerous references were made to previous experiences of religious discrimination and the expectation of future discrimination in non-Muslim contexts.

> “people are extremely judgmental about my (and other Muslim women) wearing hijab... when you’re out on the street people stare, make comments, I’ve been pushed and called “fucking Muslim” only because I was wearing hijab... its ironic kiwis are so threatened by my dress... thus it is on my mind when I step out of my home or Muslim community that I may experience some problems” (participant #111)

A number of the women mentioned they felt significantly more comfortable in Muslim contexts.

> “I feel more comfortable in a Muslim gathering, as I know that I am accepted as I am, I know that people are less likely to have preconceived notions about me.” (participant #110)
“I feel like people look at me differently but in some places it’s more comfortable because either people know me already or are Muslim themselves” (participant #55)

A number of women explicitly referenced the visibility of their dress and revealed how self conscious they feel whilst wearing hijab in public.

“..."I feel people stare at you and judge you for wearing covering clothes” (participant #146)

“... Obviously I feel more comfortable in settings where others are dressed like me. I feel a bit apprehensive when entering new situations wearing hijab” (participant #94)

As a consequence some of the women revealed they have made the decision to remove their hijab in public to avoid future incidences of discrimination.

“... I feel more comfortable when in an anonymous situation or with other Muslims as I know that they either support my decision or will judge me and I won't know. If I am around non-Muslim people I know I would expect them to judge me negatively if I wore hijab. I choose not to wear hijab with these people as I would expect discrimination if I did” (participant #123)

“... I am not ready to wear hijab permanently, In sha allah in the future” (participant #128)

Protective Aspects of Wearing Hijab

The second prevalent theme contributing to Muslim women’s comfort across contexts to emerge from the analysis concerned the personal significance of wearing hijab and its ensuing protective function. According to the women the act of wearing hijab exerts a positive, protective function in a number of ways, be it strengthening a woman’s relationship with Allah;

“... Wearing hijab is a matter of faith to Allah, I feel protected and close to God” (participant #85)

“... Because it’s a part of Islam when I wear hijab I feel safe and I feel that others give respect due to our hijab” (participant #19)
giving her more confidence in a variety of settings;

“...I feel confident in all settings wearing my hijab. It’s our choice”. (participant # 36)

“I believe hijab is a part of my life – confident with it and don’t mind wearing it wherever I go. It feels great.” (participant # 33)

“I would feel naked if I didn’t wear hijab” (participant # 27)

a sense of freedom;

“I feel freedom … I felt liberated everywhere, after I started wearing hijab officially” (participant #120)

and respect;

“More times than not it is received with a positive response and I feel I am actually treated with more respect” (participant # 102)

“Obvious advantages to dressing modestly includes being known for who you really are and not judged by your beauty or lack there of and being able to conduct business in an atmosphere of respect” (participant # 54).

The results of this exploratory thematic analysis reveal the complexity of consequences associated with wearing hijab and how this significantly affects the way Muslim women feel in a given context.

Predicting Psychological Wellbeing

Predicting Life Satisfaction

A hierarchical multiple regression was conducted to assess the ability of Islamic identity (psychological, behavioural and visible), perceived religious discrimination and their interactions to predict levels of life satisfaction, after controlling for the influence of demographic variables such as age, education, language and birthplace (refer to Table 6). Preliminary inspection of the collinearity diagnostics indicated no presence of multicollinearity with all variance inflation factors falling within the recommended range
(< 10) (Pallant, 2007). The demographic variables of age, education, language and birthplace were entered at Step 1 to control for their possible influence in subsequent steps of the analysis. Age ($\beta = .24, t = 2.92, p < .01$) and education ($\beta = .21, t = 2.62, p < .01$) emerged as significant predictors, explaining 12% of the variance ($\Delta R^2 = .12, F(4,145) = 5.04, p < .01$). Increasing age and education predicted stronger life satisfaction. The psychological, behavioural and visible components of Islamic identity were added in Step 2 and Islamic visibility emerged as a significant predictor ($\beta = .26, t = 3.07, p < .05$), explaining an additional 7% of the variance ($\Delta R^2 = .07, F(7,142) = 4.88, p < .01$). Wearing increasingly visible hijab predicted stronger life satisfaction. Perceived religious discrimination was added in Step 3, but failed to explain any additional variance ($\beta = -.07, t = -.89, p = ns$).

In order to explore whether the different aspects of Islamic identity moderate the relationship between perceived religious discrimination and life satisfaction, three Islamic identity interaction terms were created (psychological x discrimination, behavioural x discrimination, and visibility x discrimination) and these were added in Step 4 of the regression analysis.

The addition of the interaction terms explained a total of 26% of the variance ($\Delta R^2 = .06, F(11, 138) = 4.40, p < .01$) with age ($\beta = .18, t = 2.28, p < .05$), education ($\beta = .17, t = 2.16, p < .05$), and Islamic visibility ($\beta = .32, t = 3.57, p < .01$) continuing to significantly predict greater life satisfaction. Of the three interaction terms two were significant predictors; psychological x discrimination ($\beta = -.19, t = -2.20, p < .05$) and behavioural x discrimination ($\beta = .18, t = 2.27, p < .05$). The visibility x discrimination interaction however failed to reach significance ($\beta = -.04, t = -.45, p = ns$), suggesting
Islamic visibility (wearing hijab) did not significantly moderate the relationship between perceived religious discrimination and life satisfaction (refer to Table 6).

The significant interactions were graphed with Modgraph (Jose, 2004), a computer software programme designed to aid the interpretation of significant interactions. In addition simple slope computations were calculated to determine whether the slopes produced in the graph significantly differed from zero. The Modgraph plot of the psychological x discrimination interaction and simple slope computations (See Figure 2) revealed no association between perceived religious discrimination and life satisfaction for participants who did not strongly identify psychologically with Islam (low slope = .03, \( t(145) = .40, p = ns \); medium slope = -.11, \( t(145) = -1.57, p = ns \)). Participants who strongly identified psychologically with Islam, however, reported significantly diminished life satisfaction under conditions of high discrimination (high slope = -.26, \( t(145) = -2.46, p < .05 \)). In this instance, strongly identifying with Islam, psychologically, seemed to intensify the detrimental affect of perceived religious discrimination on life satisfaction as opposed to buffering it.

Inspection of the significant behaviour x discrimination interaction graph and simple slope computations produced by Modgraph (See Figure 3) revealed that perceived religious discrimination did not effect life satisfaction for those who reported moderate to high frequencies of Islamic behaviors (high slope = .05, \( t(145) = .52, p = ns \); moderate slope = -.11, \( t(145) = -1.57, p = ns \)). Perceived religious discrimination did however exert a negative influence on life satisfaction for those who rarely engage in Islamic practices (low slope = -.27, \( t(145) = -2.70, p < .01 \), suggesting that Islamic practices may indeed buffer the detrimental influence of perceived religious discrimination.
Overall, the model significantly predicted levels of life satisfaction reported by the Muslim women in this study and accounted for 26% of the total variance. In the last step of the model, age, education, Islamic visibility and the interactions between the psychological and behavioural components of Islamic identity with perceived religious discrimination were significant predictors.
Table 6

Hierarchical Regression Model: Life Satisfaction

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Demographics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>.24*</td>
<td>.19*</td>
<td>.19*</td>
<td>.18*</td>
</tr>
<tr>
<td>Education</td>
<td>.21*</td>
<td>.19*</td>
<td>.18</td>
<td>.17*</td>
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* Sig 0.05 level (2-tailed)
** Sig 0.01 level (2-tailed)
Figure 2
The moderating influence of the psychological facet of Islamic identity on perceived religious discrimination and life satisfaction

Figure 3
The moderating influence of the behavioural facet of Islamic identity on perceived religious discrimination and life satisfaction
Predicting psychological symptoms

The same analytical approach used to predict life satisfaction was utilized to predict psychological symptoms. The demographic variables of age, education, language and birthplace were entered at Step 1 to control for their possible influence in subsequent steps of the analysis. These variables however, did not significantly contribute to the variance of psychological symptoms \(\Delta R^2 = .03, F(4, 145) = .97, p = ns\). The psychological, behavioural and visible components of Islamic identity were added in Step 2, but the level of explained variance remained non-significant \(\Delta R^2 = .08, F(7, 142) = 1.71, p = ns\). Perceived religious discrimination was added in Step 3 and additionally failed to be a significant predictor \(\Delta R^2 = .09, F(8, 141) = 1.73, p = ns\).

In order to explore whether the different aspects of Islamic identity moderate the relationship between perceived religious discrimination and presence of psychological symptoms, three Islamic identity interaction terms were created (psychological x discrimination, behavioural x discrimination and visibility x discrimination) and added in Step 4 of the regression analysis.

The addition of the interaction terms explained 22% of the variance \(\Delta R^2 = .13, F_{(11, 138)} = 3.47, p < .01\) of psychological symptoms with Islamic visibility emerging as a significant protective factor \((\beta = -.22, t = -2.38, p < .05)\) and perceived religious discrimination \((\beta = .18, t = 2.19, p < .05)\) emerging as significant risk factor.

Of the three interaction terms two were significant predictors; psychological x discrimination \((\beta = .24, t = 2.68, p < .01)\) and behavioural x discrimination \((\beta = -.30, t = -3.57, p < .01)\), whilst the visibility x discrimination interaction failed to reach significance \((\beta = .07, t = .77, p = ns)\), suggesting that Islamic visibility (wearing hijab) did not
significantly moderate the relationship between perceived religious discrimination and presence of psychological symptoms.

The significant interactions were graphed on Modgraph, and closer inspection of the psychological x discrimination interaction and simple slope computations (See Figure 4) revealed perceived religious discrimination did not exert an effect on psychological symptoms for those who weakly identify psychologically with Islam (low slope = -.02, \(t(145) = -.22, \ p = ns\)). Perceived religious discrimination, however, significantly increased psychological symptomology for those with moderate to strong Islamic identities (medium slope = .17, \(t(145) = 2.19, \ p < .01\); high slope = .36, \(t(145) = 2.99, \ p < .05\)). This analysis suggests that strongly identifying (psychologically) with Islam may actually exacerbate the detrimental effect of perceived religious discrimination as opposed to buffering it.

An inspection of the significant behaviour x discrimination interaction graph and simple slope computations produced by Modgraph (See Figure 5) revealed that the presence of psychological symptoms did not significantly differ across conditions of discrimination for individuals who report high frequencies of Islamic practices (high slope = -.10, \(t(145) = -.99, \ p = ns\)). Perceived religious discrimination was, however associated with significantly more psychological symptoms in individuals who conduct Islamic practices at a low to medium frequency. This finding suggests that the behavioural component of Islamic identity (conducting Islamic practices) may indeed buffer the detrimental influence of perceived religious discrimination.

Overall, the model significantly predicted the presence of psychological symptoms exhibited by Muslim women within the current study and accounted for 22%
of the total variance. In the last step of the model, Islamic visibility, perceived religious
discrimination and the interactions between the psychological and behavioural
components of Islamic identity with perceived religious discrimination were significant
predictors.
Table 7

*Hierarchical Regression Model: Psychological Symptoms*

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* Sig 0.05 level (2-tailed)
** Sig 0.01 level (2-tailed)
Figure 4
*The moderating influence of the psychological facet of Islamic identity on perceived discrimination and psychological symptoms*

Figure 5
*The moderating influence of the behavioural facet of Islamic identity on perceived religious discrimination and psychological symptoms*
Discussion

Given the increasing prevalence of Islam, the current socio-political climate, and visibility of Muslim women in Western societies, the current study aimed to investigate: 1) the nature and consequences of religious discrimination experienced by Muslim women in New Zealand and 2) the influence of perceived religious discrimination and the differing facets of Islamic identity (psychological, behavioural and visible) on the psychological wellbeing (life satisfaction and psychological symptoms) of Muslim women in New Zealand.

Within the stress and coping acculturation framework, perceived religious discrimination is conceptualized as a significant risk factor, whereas the differing facets of Islamic identity are conceptualised as significant protective factors. A strong endorsement of Islamic identity (psychological, behavioural and visible) and low frequency of perceived religious discrimination were therefore hypothesized to predict significantly greater life satisfaction and less psychological symptoms in Muslim women in New Zealand. Furthermore, strong endorsement of the different facets of Islamic identity (psychological, behavioural and visible) were hypothesized to buffer the detrimental influence of perceived religious discrimination on the psychological well being of Muslim women in New Zealand.

Experience of Religious Discrimination

The results of the exploratory analysis revealed that the Muslim women in the present study report “rarely” experiencing religious discrimination. Women originating from the Middle East and Africa, however, reported significantly more religious discrimination than women originating from Asia. When religious discrimination did
occur, it was most likely to come from strangers and service people as opposed to colleagues and neighbours and took the form of social exclusion as opposed to direct harassment.

The frequency of discrimination reported by Muslim women born overseas did not significantly differ from those born in New Zealand, nor was it dependent on whether their first language was English or not. This is not surprising considering the measure utilized in the current study focused specifically on religious discrimination. Furthermore, perceived religious discrimination did not significantly correlate with the psychological and behavioural indices of Islamic identity, life satisfaction or psychological symptoms. A weak but significant positive correlation was established, however, between perceived religious discrimination and Islamic visibility. This result indicates that higher frequencies of perceived religious discrimination were reported by Muslim women who wear the highly visible hijab (i.e. cover face, head, throat and body as opposed to a simple headscarf and modest dress) in a variety of contexts.

The extent and nature of religious discrimination experienced by the Muslim women in the present study is largely consistent with a nationwide qualitative study conducted by Butcher et al. (2006) investigating the experience of discrimination of refugees and migrants throughout New Zealand. This study revealed that new settlers found New Zealanders in general to be friendly and helpful with few incidences of discrimination reported. Interestingly, the study additionally reported that settlers originating from the Middle East encountered significant discrimination regardless of whether they were Muslim or not. This finding was attributed to the way in which Islam is portrayed by the media, propagating and encouraging negative public perceptions.
concerning the “war on terror” in the Middle East. This argument may also explain why Middle Eastern women in the present study reported significantly higher frequencies of discrimination than those of Asian descent. In fact, Middle Eastern women reported similarly high frequencies of discrimination as African participants.

The finding that religious discrimination perceived by Muslim women in the present study was more likely to come from strangers and service people as opposed to colleagues and neighbours is consistent with a study conducted by Carter (2008) in the United States with Muslim couples, which showed that participants reported few personal discriminatory exchanges. This finding is also consistent with Allport’s (1954) contact hypothesis, which states that increasing contact, especially under conditions of equality, cooperation and common goals, significantly reduces intergroup threat and bias (Dovidio, Gaertner & Kawakami, 2003). It is of interest to note here that the participants in Carter’s (2008) study approached interpersonal encounters as re-educational opportunities to counteract the stereotypes propagated in the media.

According to the wider international literature, contemporary discrimination is increasingly likely to be subtle and benevolent (Sellers et al. 2006). In the present study, discrimination also tended to be subtle, taking the form of social exclusion rather than direct harassment. This finding is consistent with trends reported by Butcher et al. (2006) who observed that the nature of discrimination experienced by new settlers in New Zealand was more likely to be subtle rather than overt. Incidences discussed in their report included changes in the atmosphere of a room or during a conversation once a migrant had entered, or migrants being deliberately misunderstood in cafes and supermarkets in order to humiliate them.
The more subtle forms of discrimination reported by Muslim participants in New Zealand appear to differ from a number of studies conducted in the United States investigating Muslims’ experience of religious discrimination. Accounts of religious discrimination in these studies were, in addition to being more frequent, significantly more explicit with numerous incidents of verbal harassment, hate mail, telephone threats, job termination or denial of services reported (Carter, 2008; Droogsma, 2007; Rippy & Newman, 2006). One could argue that the discrepancy between Muslims’ experiences of religious discrimination in New Zealand and the United States is not surprising given the extent of personal involvement and physical and emotional proximity of Americans to the terrorist attacks of 9/11. Furthermore, New Zealand’s policy framework explicitly encourages diversity, and New Zealanders generally do endorse multiculturalism and exhibit positive attitudes towards immigrants (Ward & Masgoret, 2008).

The higher frequency of perceived religious discrimination reported by Muslim women who wear highly visible hijab in the present study is also consistent with the wider body of literature, identifying Muslim women as particularly vulnerable to religious discrimination due to their distinctive dress. In fact, several authors have argued that wearing hijab has become a, if not the, dominant signifier of Islam and its associated “otherness” (Ajrouch & Kusow, 2007; Allen & Nielsen, 2002; Carter, 2008; Bihi, 1999; Dibley & Dunstan, 2002; Droogsma 2007; Dwyer 1999; Lalonde et al., 1992).

A number of women in the present study acknowledged an increasing vulnerability to religious discrimination as a consequence of wearing highly visible hijab. With respect to this, it is pertinent to note that a number of women specifically mentioned that they have chosen to minimise their visibility and/or remove their hijab in non-
Muslim environments in an attempt to avoid future incidences of discrimination. This is particularly evident in the following responses;

“people are extremely judgmental about my (and other Muslim women) wearing hijab… when you’re out on the street people stare, make comments, I’ve been pushed and called “fucking Muslim” only because I was wearing hijab… its ironic kiwis are so threatened by my dress… thus it is on my mind when I step out of my home or Muslim community that I may experience some problems” (participant #111)

“I feel more comfortable when in an anonymous situation or with other Muslims as I know that they either support my decision or will judge me and I won't know. If I am around non-Muslim people I know I would expect them to judge me negatively if I wore hijab. I choose not to wear hijab with these people as I would expect discrimination if I did” (participant #123)

The association between Islamic visibility and increasing incidences of perceived religious discrimination obtained in the current study is in accordance with previous research (Ajrouch & Kusow, 2007; Allen & Neilson, 2002; Bihi, 1999; Carter, 2008; Droogsma 2007; Dwyer 1999; Lalonde et al., 1992; Sheridan, 2006). However, the psychological and behavioural facets of Islamic identity were not associated with perceived religious discrimination.

According to the wider literature experiences of perceived discrimination have consistently been associated with heightened ingroup identification (Bankston & Zhou, 1995; Dion, 1975; Lalonde et al., 1992; Sellers et al., 2006). This phenomenon has been identified in a number of studies conducted in the United States and Canada with visible minority women originating from various parts of Asia and the Caribbean (Lalonde et al., 1992; Pak et al., 1991). According to Social Identification theorists, heightened identification with the ingroup reported by visible minorities is a reflection of a collective compensatory strategy, because it is impossible to pursue an individualist strategy such as individual mobility and pass “unnoticed” into the dominant society. Considering Muslim
women’s visible minority status in New Zealand, the lack of association between perceived religious discrimination and the additional aspects of Islamic identity is particularly perplexing. However, the complexity of these constructs may have obscured the ability to obtain significant correlations.

**Predicting Psychological Wellbeing**

The first regression analysis indicated that the background factors, age and education, were significant predictors of life satisfaction for this particular group of Muslim women. Increasing age and education were associated with higher levels of reported life satisfaction, a trend consistent with previous international studies conducted in local and migrant communities, that has been attributed to the increased resources and perspective that come with increasing age and education (Chamberlan & Zika, 1988; Ek, Koiranen, Raatikka, Jarvelin, & Taanila, 2008). These background factors did not, however, significantly predict psychological symptoms.

The psychological and behavioural components of Islamic identity and perceived religious discrimination failed to predict significant variance of life satisfaction and psychological symptoms, whilst wearing hijab (the visible component of Islamic identity) emerged as a significant protective factor, for life satisfaction. Wearing hijab predicted increasing life satisfaction despite the positive association with religious discrimination identified in the earlier analysis. This is particularly interesting given the current sociopolitical context “demonizing” Islam and its associated dress (Hopkins et al. 2007). Numerous studies have identified an increase in discrimination directed towards Muslims post 9/11 worldwide and consider Muslim women to be particularly vulnerable whilst
wearing hijab (Allen & Neilson, 2002; Ajrouch & Kusow, 2007; Bihi, 1999; Dibley & Dunstan, 2002; Droogsma 2007; Dwyer 1999; Lalonde et al., 1992; Sheridan, 2006).

Despite Muslim women’s hijab being considered one of the dominant signifiers of Islam (Allen & Nielsen, 2002; Dwyer, 1999), a number of qualitative studies have shown that the significance of wearing hijab in non-Islamic countries can vary greatly (Droogsma, 2007; Dwyer, 1999). Droogsma’s (2007) qualitative study with Muslim women in the United States reported that wearing hijab not only symbolizes religious affiliation, but also functions to preserve relationships within the larger Muslim community, resist sexual objectification and gain respect. Several women in her study additionally expressed how they enjoyed challenging the stereotypes held by Westerners of veiled women and that their choice to wear hijab in the face of discrimination gave them a sense of power and control (Droogsma, 2007). In this sense, wearing hijab is a means by which Muslim women maintain and exert their cultural and religious identity within and outside of their community.

The positive aspects of wearing hijab were also apparent in the present study, with the ideological dilemma identified in the participants’ extracts (p. 36-38). Despite acknowledging the vulnerability that comes with increasing visibility, when asked if their comfort levels wearing hijab varied across different contexts, a number of women described how wearing hijab strengthened their relationship with Allah whilst giving them a sense of confidence, freedom and respect.

“Wearing hijab is a matter of faith to Allah, I feel protected and close to God” (participant # 85)

“I feel confident in all settings wearing my wearing hijab. It’s our choice”. (participant # 36)
“More times than not it is received with a positive response and I feel I am actually treated with more respect” (participant # 102)

In this instance, the complex personal, cultural, religious and political symbolism embodied by wearing hijab effectively diminishes some of the negative consequences of being visibly Muslim in a Western society such as New Zealand.

The lack of an independent effect for perceived religious discrimination on psychological wellbeing is surprising given the robust literature citing the negative associations between perceived discriminations and numerous adaptation outcomes (Abbott, 1997; Liebkind & Jasinskaja, 2000; Mossakowski, 2003; Phinney et al., 1998; Sellers et al., 2006; Suhail & Chaudhry, 2004; Ward et al. 2001; Witter et al., 1985; Wulff, 1997). The failure to obtain a significant main effect for discrimination is however consistent with a study conducted by Rippy and Newman (2006) who additionally failed to associate perceived religious discrimination with anxiety in a sample of Muslim migrants in the United States.

In order to determine whether the different aspects of Islamic identity would buffer the detrimental effect of perceived religious discrimination in the present study, three interactions were incorporated into the regression analyses. The psychological and behavioural components of Islamic identity significantly moderated the relationship between perceived religious discrimination and psychological wellbeing (life satisfaction and psychological symptoms) whilst wearing hijab, the visible component of Islamic identity did not.

Contrary to the hypothesis that all facets of Islamic identity would buffer the detrimental effect of perceived religious discrimination, alleviating psychological distress, the current study found that strongly identifying with Islam, psychologically,
exacerbated the detrimental effect of perceived religious discrimination. Individuals who strongly identified, psychologically, with Islam reported significantly diminished life satisfaction and a higher presence of psychological symptoms under conditions of high discrimination. In contrast, greater devotion to Islamic practices was associated with significantly higher life satisfaction and less psychological symptoms under conditions of high religious discrimination. The behavioural facet of Islamic identity effectively buffered the detrimental effect of perceived religious discrimination, supporting the original hypothesis.

A robust literature exists identifying the protective function of religiosity (as measured by specific practices) across different religions, geographical regions, ethnic groups, genders and ages (Berry et al. 2006; Diener & Clifton, 2002; Harker, 2001; Oppdal, Roysamb et al., 2005; Phinney et al., 2001; Mossakowski, 2003; Sellers et al. 2006; Witter et al., 1985; Wulff, 1997). The positive association between religiosity and psychological wellbeing has also been replicated in predominantly Muslim countries throughout North Africa and the Middle East (Abdel-Khalek & Naceur, 2007; Suhail & Chaudhry, 2004).

The absence of independent associations between Islamic religiosity and psychological wellbeing in the present study highlights the complex, multifaceted nature of Islamic identity and its associated consequences. Identifying with a religion encompasses numerous cognitive, emotional, motivational and behavioural aspects that do not necessarily exert similar effects on psychological wellbeing. The present study incorporated three distinct facets of Islamic identity; psychological, behavioural and visible. Despite the discrepancy between the psychological and behavioural facets of
Islamic identity under conditions of high discrimination, revealed in the regression analysis, additional analysis revealed that the distinct components of Islamic identity positively correlate. Furthermore, following a higher order factor analysis, the distinct psychological, behavioural and visible facets load onto the single latent construct of Islamic identity.

The psychological measure of Islamic identity utilized in the current study was based on Cameron’s (2004) three factor structure of social identity composed of centrality, the cognitive aspects of identity and ingroup ties and affect which tap into the affective and interpersonal aspects of identity. The finding that individuals who endorsed this measure strongly were significantly more vulnerable to religious discrimination is not altogether surprising. Women who strongly identify with Islam psychologically are likely to experience a heightened sense of threat to the self which will illicit significantly more distress in response to religious discrimination, decreasing their satisfaction with life (Crocker, Thompson, McGraw, & Ingerman, 1987). According to Social Identity Theory (Tajfel & Turner, 1986), the extent to which one derives personal meaning from one’s group membership varies extensively, and those who identify strongly with a particular group incorporate aspects of that group into their self concept. Self categorization theory further maintains that identification has a number of potential cognitive consequences, such as ingroup favoritism, outgroup degradation and sensitivity to incidents of discrimination. Therefore the extent to which one identifies with a particular group, the increasingly sensitive they will be to information obtaining to their ingroup (Operario & Fiske, 2001).
Research conducted by Operario and Fiske (2001) with Caucasian, Asian, African American and Latino students demonstrated that high identifying minorities are particularly vulnerable to discrimination. High identifiers tended to incorporate perceived group discrimination into their own self concept. Low identifiers on the other hand effectively separated their overall self concept from the negative feedback directed at their ingroup.

In contrast to the cognitive, affective and interpersonal aspects measured by the psychological Islamic identity scale, the behavioural Islamic identity scale utilized in the current study provides an indication of what the wider literature refers to as religiosity. The behavioural measure of Islamic identity utilized in the current study incorporates questions referencing the prescribed practices of Islam, such as reading the Qur’an and attending the mosque, in addition to the four of the five pillars of Islam specified in the Qur’an (pray five times a day (salat), fast during Ramadan (siyam), contribute to charity (zakat) and think of the pilgrimage to Mecca (hajj)). This is similar to the behavioural measure used in a previous study conducted by Suhail and Chaudhry (2004) investigating the predictors of subjective wellbeing (happiness and life satisfaction) in the Eastern Muslim culture of Pakistan. The results of their analysis revealed religiosity to be a significant positive predictor of well being, illustrating the positive, potentially protective function of Islamic practices. The present analysis however failed to produce a significant main effect for Islamic practices on psychological wellbeing. One could speculate that the positive effect of Islamic practices may be stronger in predominantly Muslim countries, however, under conditions of hardship in Western societies, it may turn into a significant source of strength by creating opportunities to share and externalize
experiences of discrimination. This in turn may validate their experience, emotional response and strengthen their resolve against religious discrimination.

Qualitative research conducted in the United Kingdom by Whittaker et al. (2005), investigating the psychological wellbeing of Muslim refugee women, emphasised the significant role of religion. They made specific reference to the protective function of Islamic practices throughout the course of their discussions “Religion ... was a strong force in the participants lives, promoting psychological well being and providing guidance in difficult periods... prayer, rituals, reciting and reading the Qur’an were ways the women protected themselves” (p. 183).

Additional qualitative research conducted in the United States by Carter (2008) found that under conditions of high religious discrimination, Muslim American couples exhibited increased resiliency through shared faith practices and the resources of their religious communities. By anchoring their lives in Islam they were provided with “a rich inner life of “balance, having a peaceful disposition, a primary and ultimate truth and a clarity of purpose” as well as a rich outer life through the practice of the faith”(Carter, 2008, p. 121).

Turning to Islamic interpretations, the protective “buffering” function of Islamic practices in providing a degree of resistance against the detrimental effects of religious discrimination under conditions of religious discrimination exposed in the present study, could be attributed to “Taqwa” one of the most profound concepts in Islam (Student Muslim Association of Northern Illinois, 2009). The notion of attaining Taqwa is referred to throughout the Qur’an whilst behavioural guidelines are communicated and is associated with God’s protection (Alghorani, 2006). According to a report produced by
the Student Muslim Association of Northern Illinois (2009), “Allah (swt) strongly emphasizes the rewards of people with taqwa in this life and the Hereafter. It is these muttageen that Allah (swt) grants assistance, victory and provides for. Thus, understanding the concept of taqwa is vital and mandatory for every Muslim. ... Allah (swt) promises, "Whoever fears Allah, Allah will grant him a way out of hardship [TMQ At-Talaq 65:2]”

Thus during times of hardship, consciously conducting Islamic practices may give Muslim women a sense of attaining taqwa, Gods protection, from which they can draw comfort and strength thus enabling them to persevere in the face of adversity.

Limitations of the Current Study

In evaluating the present results, the following limitations must be taken into consideration:

Measurement

The first limitation is inherent in the measurement of perceived religious discrimination utilized in the questionnaire. Despite yielding adequate internal reliability, the scale specifically asked the participant to identify the frequency with which they had experienced religious discrimination in the last month. Researchers such as Schimmack and Diener (1997) have suggested that both frequency and intensity must be taken into account when measuring incidents of stressful experiences arguing that the intensity of a discriminatory act is likely to exert a powerful effect on psychological wellbeing. Although the frequency of discrimination in the current study was not high ($M = 1.97, SD = 0.90$), if these incidences were experienced at high intensity, they could have had a significant influence on the participant’s psychological wellbeing. However, the effect of
intensity on psychological well being was not part of the measure utilized in this study and could therefore not be evaluated. Conducting perceived religious discrimination studies utilizing indices of frequency and intensity to explore the potential differential power in predicting outcomes such as psychological wellbeing would be an extremely useful avenue of future research.

Another concern about the perceived religious discrimination measure utilized in the current study is the relatively short time frame (i.e. one month). This does not take into account the frequency of previous experiences of perceived religious discrimination nor does it take into account that this frequency is likely to fluctuate significantly over time.

Additional studies evaluating Muslims’ experiences of religious discrimination in Western nations have either not specified a time frame (Werkuyten & Nekuee, 1999) or have focused on the extent of religious discrimination experienced since 9/11 (Hassouneh & Kulwicki, 2007; Rippy & Newman, 2006; Sheridan, 2006). It could be argued that the frequency of perceived religious discrimination over the last month, as used in the current study, is unlikely to accurately reflect the actual frequency of religious discrimination experienced.

An additional issue is the potential under-reporting of religious discrimination. Given the current socio-political climate, the importance of Islam in the lives of Muslims (Modood et al., 1997) in addition to their visible racial and religious minority status within Western nations, one could argue that Muslim migrants may be particularly sensitive to incidences of discrimination and report regular occurrences. Although the literature has identified an increase in religious discrimination experienced by Muslim
migrants post 9/11 (Allen & Neilson, 2002; Ajrouch & Kusow, 2007; Bihi, 1999; Butcher et al., 2006; Dibley & Dunstan, 2002; Droogsma 2007; Dwyer 1999; Sheridan, 2006), many researchers maintain that the frequency of discrimination is under-reported. Studies conducted in New Zealand with a variety of refugee and migrant communities have suggested that the majority of discriminatory acts go unreported as individuals fear that reporting discrimination will negatively impact their residence status or ability to sponsor family coming to New Zealand (Butcher et al, 2006; Chile, 2002, Dibley & Dunstan, 2002).

Researchers such as Sellers and Shelton (2003) and Ruggerio and Taylor (1997) have additionally argued that unexpectedly low levels of reported discrimination may be due to a defense mechanism employed to minimize the detrimental effects of discrimination. The tendency of members of disadvantaged groups to report significantly lower frequencies of personal discrimination as opposed to discrimination directed towards their ingroup is well established and has been identified in studies concentrating specifically on the discrimination of Muslims (Rippy & Newman, 2006). Additionally culture-specific styles of coping may influence the perception of discrimination and psychological symptoms and/or appropriateness of explicitly acknowledging their presence (Brice, 1982; Douki et al., 2007).

Alternatively, the low frequency of discrimination and psychological symptoms reported in the current study may be an artifact of socially desirable responding, whereby participants tailor their responses to give a favourable impression of themselves and their community (Smith, 2004). This style of reporting may be particularly relevant to Muslim
participants in Western nations who are likely to have acquired a heightened awareness of
the negative stereotypes held towards their community (Moore, 2003; Sheridan, 2006).

Sample Biases

The results of the current study may also have been influenced by a number of
c characteristics of the sample. For instance, although recruitment of participants was
pursued through avenues other than the mosque, the high mean scores obtained for the
indices of Islamic identity suggest the participants of the present study were particularly
devout and endorse a stronger than average Islamic identity.

The sample was also highly educated, the average number of years of formal
education being 13.3 (SD = 4.2.). Throughout the acculturation literature, increasing
education has been associated with increased mastery, self esteem, cultural competency,
well being and adaptation outcomes (Werkuyten & Nekuee, 1999). Additionally over half
the women in the current sample were university students (52.9%), which may have
influenced the results in a number of ways. Previous studies such as Brondolo et al.
(2005) have revealed that despite similar overall reported frequencies, community
members report experiencing significantly more direct forms of discrimination than
students. One could argue that more direct forms of discrimination may be experienced
more acutely and exert an increasingly detrimental effect, an effect not captured in a
sample dominated by students. This may also explain the low rate of overt discrimination
reported in the present study. Furthermore, the absence of translated questionnaires
isolated the less literate community members, arguably the women most vulnerable to
discrimination and poor psychological adaptation due to their low local language
competence, socio-economic status, education and access to support (Ministry of Social Development, 2008).

The sample was also dominated by participants of Asian descent and the number of participants from African descent was particularly low (n = 10). This skewed distribution may have significantly influenced the results, given the differential accounts of discrimination revealed in the present study. Utilizing translated questionnaires in larger, more balanced community samples would be beneficial in future studies.

**Cross-Sectional Nature of Study**

The last issue concerns the cross sectional nature of the current design. Cross sectional designs provide only a snapshot in time which makes identifying the directionality of complex relationships between variables such as identity, perceived discrimination and psychological wellbeing especially difficult. Given individual endorsement of identities can fluctuate over time in response to various social and contextual cues and further influence subsequent perceptions of discrimination and wellbeing, the utilization of longitudinal studies in future research would be extremely valuable.

**Implications of the Current Research**

The present study attempted to provide an insight into the experience of religious discrimination Muslim women endure in New Zealand and the implications this has for their psychological wellbeing. Although the frequency of religious discrimination was relatively low and tended to take more subtle forms, the need for balanced media coverage of Islam, anti-discrimination directives and ongoing dialogue encouraging diversity is still apparent.
The results of the analyses highlighted the multifaceted nature of Islamic identity and the different implications this may have on the experience of religious discrimination and subsequent psychological wellbeing. The protective function of the behavioural and visible aspects of Islamic identity revealed in the present study provides further support for the importance of refugees and migrants being encouraged to maintain their cultural and religious practices in their new society of settlement. Although being visibly Muslim invites unwanted religious discrimination, it has a significant positive effect on Muslim women’s wellbeing and subsequent adaptation in Western nations which must be respected and reflected in a given society’s government policies and settlement support.

This finding is particularly relevant to European countries such as France and Turkey, which have passed legislation preventing conspicuous religious symbols being worn in public in an attempt to protect the secularity of the State. In light of the current results this denial may have severe ramifications for successful settlement of Muslim migrant communities and continuing interfaith tensions.

The protective function of Islamic visibility and practices has implications not only at the policy level but also in the way in which mental health practitioners in the West (doctors, psychologists and social workers) liaise with Muslim clients and communities. Previous research has identified Muslim women as particularly vulnerable to poor mental health (Douki et al., 2007; Reitmanova & Gustafson, 2008; Whittaker et al. 2005), and there is merit in identifying culture-specific risk and protective factors. The results of the present study highlight the importance of cultivating culturally sensitive therapies that acknowledge, respect and incorporate aspects of Islam and its associated beliefs and practices. By harnessing the protective influence of Islam, service providers
may significantly increase their effectiveness in successfully aiding the cross cultural transitions and adaptation of Muslim refugees and migrants in New Zealand.

Avenues for Future Research

Given the array of implications research concentrating on the experience of religious discrimination, Islamic identity and psychological wellbeing may have for the successful integration of Muslim women in Western societies such as New Zealand, the pursuit of large scale longitudinal studies utilizing translated questionnaires to explore the complex relationships and directionality of these constructs would be an extremely useful avenue of future research.

In addition, utilizing indices of intensity of discrimination, in addition to frequency, may more accurately describe the experience of discrimination and its influence on outcomes such as psychological wellbeing. Possible gender differences in the visibility, experience of religious discrimination and psychological wellbeing of Muslim men and women in New Zealand would also be worth pursing.

Conclusion

Given the increasing prevalence of Islam, current socio-political climate and notable visibility of Muslim women in Western societies, the current study aimed to investigate the extent to which Muslim women experience religious discrimination in New Zealand. The results of the study revealed that Muslim women rarely feel discriminated against, and when discrimination did occur, it was likely to be subtle and take the form of social exclusion as opposed to direct harassment. Furthermore, Muslim
women who wore highly visible hijab reported experiencing significantly more religious discrimination.

The second aim of the study was to investigate the influence of perceived religious discrimination and different facets of Islamic identity (psychological, behavioural and visible) on the psychological wellbeing (life satisfaction and psychological symptoms) of 153 Muslim women. The results of the present analysis indicate strong psychological affiliation with Islam may actually exacerbate the detrimental effect of perceived religious discrimination, and as a consequence result in poorer psychological wellbeing. The act of participating in Islamic practices on the other hand provides a degree of resistance against the detrimental effects of religious discrimination and is associated with better psychological wellbeing, effectively allowing one to persevere in the face of adversity.

Little research to date has examined the influence of different facets of religious identity and perceived religious discrimination on the psychological wellbeing of Muslim refugees and migrants in New Zealand. The findings of the present study however highlight the importance of encouraging religious maintenance and the implications this has for the well being of refugees and migrants in their new society of settlement.


Appendix I: Info sheet

You are invited to participate in a study that aims to explore the experiences of Muslim women in New Zealand. This research is being conducted by Professor Colleen Ward and Ms. Marieke Jasperse of the School of Psychology, Victoria University of Wellington.

Your participation in the project will involve completing the attached questionnaire. This will take approximately 20-30 minutes.

All responses are ANONYMOUS. DO NOT put your name on the survey.

You do not have to complete the survey. Your participation is VOLUNTARY. If you choose not to take part in the research, this will NOT be held against you in any manner. If you begin the survey but decide not to finish it, you may withdraw from the research without having to give a reason. This will NOT be held against you in any manner.

If you complete the questionnaire it will be understood that:
   a. you have consented to participate in the research
   b. you consent to publication of the results, under the condition that your participation remains anonymous.

Please note that the data collected for this study will remain with Professor Ward, be stored securely in the School of Psychology for at least five years, and be shared only with competent professionals on a case by case basis.

If you have any queries about the project, you may contact Professor Colleen Ward at the School of Psychology, Victoria University of Wellington, P. O. Box 600, Wellington. Phone: 04-4636037. Email: Collen.Ward@vuw.ac.nz.

When you complete the survey, you will be given a debriefing statement and when the results of the study are available, they will be posted at www.vuw.ac.nz/cacr.

Thank you for considering this invitation.

Colleen Ward and Marieke Jasperse
Thank you for participating in this research.

The current study aimed to explore the experiences of Muslim women in New Zealand.

Research has shown that a strong sense of ethnic and religious identity may promote positive mental health and/or buffer the negative influences of perceived discrimination.

This study was undertaken to: 1. determine the frequency of everyday discrimination perceived by Muslim women in New Zealand and 2. investigate the influence of visibility (racial and religious), perceived discrimination and Islamic identity on the mental health of Muslim women in New Zealand.

This research is important as it will identity potential barriers towards the successful integration of Muslim refugees and migrants into New Zealand society. To date, only a small number of qualitative studies, conducted in multicultural societies other than New Zealand have focused specifically on the acculturation of Muslim women. This research may determine whether the discrimination experienced by Muslim women is exerting a detrimental effect on their mental health and wellbeing. In addition to exploring the protective function of Islamic identity. The results from this study may find application in advocating stronger anti discrimination directives and provide empirical support for the maintenance of ethno cultural identity post migration.

Thank you again for participating in this research.
Appendix III: Questionnaire

VICTORIA UNIVERSITY OF WELLINGTON
Te Whare Wananga o te Upoko o te Ika a Maui

Experiences of Muslim women in New Zealand

Thank you for participating in this research. You can answer almost all the questions by filling in the circle [ ] beside the answer that applies best. In some cases you are asked to write your answer. Try to answer each question quickly without stopping to think too long. If you wish, you may also write your own comments in the questionnaire.

First, here are some questions about yourself and your background. Please fill in the answer that applies best.

1 How old are you? _____ years
2 What is your gender?
   [ ] Female
   [ ] Male
3 Marital status
   [ ] Never married
   [ ] Married
   [ ] Previously married
4 Employment
   [ ] Employed
     [ ] full time
     [ ] part time
   [ ] Student
   [ ] Unemployed
5 If employed, what is your current occupation?
6 How many years of formal education have you completed? __________ years

7 In what country were you born?
   [ ] New Zealand
   [ ] Another country
   What country? ______________________________

8 If born in another country, how old were you when you came to NZ? ____ years

9 Are you a NZ citizen?
   [ ] Yes
   [ ] No
   [ ] Don’t know

10 Are you a citizen of another country?
   [ ] Yes
   [ ] No
   [ ] Don’t know

11 If yes, of what other country are you a citizen? ______________________________

12 What is your ethnic background? [i.e. Indian, Malay, Arab, Somali]

   ______________________________
   [ ] Don’t know

13 What is your mother’s ethnic background?

   ______________________________
   [ ] Don’t know

14 What is your father’s ethnic background?

   ______________________________
   [ ] Don’t know

15 Where was your mother born?
   [ ] NZ
   [ ] Another country
   What country? ______________________________
16 Where was your father born?
[ ] NZ
[ ] Another country
What country? ______________________________
[ ] Don’t know

17 Native language
[ ] English
[ ] Other
Please specify: _____________________________

18 Are you a Muslim?
[ ] Yes
[ ] No

Please indicate how much you agree or disagree with each statement by checking the answer that applies best to you.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly disagree</th>
<th>Somewhat disagree</th>
<th>Not sure</th>
<th>Somewhat agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I have a lot in common with other Muslims.</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>2. I feel strong ties to other Muslims.</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>3. I find it difficult to form a bond with other Muslims</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>4. I don’t feel a sense of being “connected” with other Muslims.</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>5. I really “fit” with other Muslims.</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>6. In a group of Muslims I really feel that I belong</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>7. I often think about the fact that I am a Muslim</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>8. Overall, being a Muslim has very</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>
little to do with how I feel about myself

9. In general, being a Muslim is an important part of my self image

10. The fact that I am a Muslim hardly ever enters my mind

11. I am not usually conscious of the fact that I am a Muslim

12. Being a Muslim is an important reflection of who I am

13. In my everyday life, I often think about what it means to be a Muslim

14. In general, I’m glad to be a Muslim

15. I often regret that I am a Muslim

16. I feel good about being a Muslim

17. Generally, I feel good when I think about myself as a Muslim

When considering modest dress how frequently do you cover your

<table>
<thead>
<tr>
<th>never</th>
<th>rarely</th>
<th>sometimes</th>
<th>often</th>
<th>very often</th>
</tr>
</thead>
<tbody>
<tr>
<td>Face</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
2. Head [ ] [ ] [ ] [ ] [ ]
3. Throat [ ] [ ] [ ] [ ] [ ]
4. Legs to your knee [ ] [ ] [ ] [ ] [ ]
5. Legs to your ankles [ ] [ ] [ ] [ ] [ ]
6. Arms to your elbow [ ] [ ] [ ] [ ] [ ]
7. Arms to your wrists [ ] [ ] [ ] [ ] [ ]
8. Wear loose fitting clothing [ ] [ ] [ ] [ ] [ ]

How often do you where hijab in the following contexts?

<table>
<thead>
<tr>
<th></th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Very often</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Mosque</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>2. Work/University/School</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>3. Shops</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>4. Restaurants</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>5. Entertainment venues</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>6. Post office/Bank/Winz</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>7. Public transport</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>8. Job interviews</td>
<td>[ ]</td>
<td>[ ]</td>
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<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>

How comfortable do you feel wearing hijab in the following contexts?

<table>
<thead>
<tr>
<th></th>
<th>Very uncomfortable</th>
<th>Uncomfortable</th>
<th>Neutral</th>
<th>Comfortable</th>
<th>Very comfortable</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Mosque</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>2. Work/University/School</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>3. Shops</td>
<td>[ ]</td>
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<td>[ ]</td>
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<td>[ ]</td>
</tr>
<tr>
<td>4. Restaurants</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>5. Entertainment venues</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
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<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>7. Public transport</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>8. Job interviews</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>
Do you feel more comfortable in some settings and if so why?


Are there contexts where you like to wear hijab but choose not too?

<table>
<thead>
<tr>
<th>Context</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Often</th>
<th>Very often</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mosque</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>Work/University/School</td>
<td>[ ]</td>
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<tr>
<td>Shops</td>
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<tr>
<td>Restaurants</td>
<td>[ ]</td>
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<tr>
<td>Entertainment venues</td>
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<td>Post office/Bank/Winz</td>
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<td>Public transport</td>
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</tr>
<tr>
<td>Job interviews</td>
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<td>[ ]</td>
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<td>[ ]</td>
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</tbody>
</table>

How frequently do you experience the following in New Zealand because of your religious background? (In the past month)

<table>
<thead>
<tr>
<th>Experience</th>
<th>never</th>
<th>rarely</th>
<th>sometimes</th>
<th>often</th>
<th>very often</th>
</tr>
</thead>
<tbody>
<tr>
<td>You are treated rudely</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>You are treated disrespectfully</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>You receive poor service</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>You are treated as inferior</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>You are insulted or called names</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>You are threatened or harassed</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>You are treated with suspicion</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>You are excluded or ignored</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>

How frequently do the following people discriminate against you?

<table>
<thead>
<tr>
<th>People</th>
<th>never</th>
<th>rarely</th>
<th>sometimes</th>
<th>often</th>
<th>very often</th>
</tr>
</thead>
</table>

1. Colleagues at work or school [ ] [ ] [ ] [ ] [ ]
2. Neighbours [ ] [ ] [ ] [ ] [ ]
3. Service people [ ] [ ] [ ] [ ] [ ]
4. Strangers [ ] [ ] [ ] [ ] [ ]

How do the following statements apply to how you think about yourself and your life?

1. In most ways my life is close to my ideal. [ ] [ ] [ ] [ ] [ ]
2. The conditions of my life are excellent. [ ] [ ] [ ] [ ] [ ]
3. I am satisfied with my life. [ ] [ ] [ ] [ ] [ ]
4. So far I have got the important things I want in life. [ ] [ ] [ ] [ ] [ ]
5. If I could live my life over, I would change almost nothing. [ ] [ ] [ ] [ ] [ ]

How often have you experienced the following in the past month?

1. I feel tired. [ ] [ ] [ ] [ ] [ ]
2. I feel sick in the stomach. [ ] [ ] [ ] [ ] [ ]
3. I feel dizzy and faint. [ ] [ ] [ ] [ ] [ ]
4. I feel short of breath even when not exerting myself. [ ] [ ] [ ] [ ] [ ]
5. I feel weak all over. [ ] [ ] [ ] [ ] [ ]
6. I feel tense. [ ] [ ] [ ] [ ] [ ]
7. I feel nervous. [ ] [ ] [ ] [ ] [ ]
8. I feel restless. [ ] [ ] [ ] [ ] [ ]
9. I feel annoyed or irritated. [ ] [ ] [ ] [ ] [ ]
10. I am worried about something bad happening to me. [ ] [ ] [ ] [ ] [ ]
11. I feel unhappy and sad.  [ ]  [ ]  [ ]  [ ]  [ ]  [ ]
12. I often feel confused.    [ ]  [ ]  [ ]  [ ]  [ ]  [ ]
13. I worry a lot of the time. [ ]  [ ]  [ ]  [ ]  [ ]  [ ]
14. I feel lonely even with other people.  [ ]  [ ]  [ ]  [ ]  [ ]  [ ]
15. I lose interest and pleasure in things I usually enjoy.  [ ]  [ ]  [ ]  [ ]  [ ]  [ ]