Networks of Opportunity

Exploring the Connection Between Social Networks, Social Capital and Economic Outcomes for Second-generation Dutch-Moroccans

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Preface

The topic of this thesis emerged from an unexpected turn of events. In November 2023, I was supposed to travel to Jordan with a group of friends, but due to the escalation of violence in Israel and Palestine, the trip was cancelled. Instead, we ended up travelling to Morocco. What struck me most during this trip was how often people in Morocco mentioned having "a cousin, uncle, or aunt in the Netherlands." This sparked a curiosity in me: what does life in the Netherlands look like for Moroccan Dutch people, and who do they surround themselves with? I became increasingly aware of how widespread and persistent certain negative stereotypes are. Through the research for this thesis, I hoped to open myself up to realities beyond these stereotypes and contribute, in a small way, to challenging them.

I explored the lives of second-generation Moroccan-Dutch individuals by examining how social networks and social capital shape their economic position. While writing this thesis, I became more aware of the social bubble I live in, in which relatively few people have a bicultural background. This research topic challenged me to look beyond the boundaries of that bubble and to open myself up more meaningfully to a wider range of people with backgrounds different from my own. The people I spoke to shared their stories and experiences with me without knowing who I was or where I came from. I am deeply grateful for the openness and trust the people I interviewed showed me.

My internship at the Euro-Mediterranean Centre for Migration and Development (EMCEMO) was also an important part of this process of looking beyond "my bubble." I contributed to an exhibition on the history Moroccan migration to the Netherlands – Amsterdam specifically. Through this, I was able to learn much about Moroccan culture and history, about the lives of those who left Morocco to come to the Netherlands, and to Amsterdam in particular, and about the Moroccan Dutch who grew up here. Immersing myself in this powerful history, a history far too few people are familiar with, has changed the way I view the environment I grew up in. I owe much of this enriched perspective to the inspiring people I had the opportunity to work with – Abdou, Samira and Ewoud, among others.

While I worked on this thesis, the genocide in Gaza has been omnipresent. It is time for the international community, including the Netherlands, to stop watching passively and take drastic action to end the violence. Moreover, the genocide is being exploited by far-right politicians to create fear and mistrust and to deepen divisions between communities living together, which is fuelling polarisation. We must not allow this to happen. Now more than ever, we need connection and solidarity. This thesis has been a first step in my continued commitment to that goal.

Last but not least, I want to thank my thesis supervisor Yiran, as well as my family and friends, for providing the advice and support I needed to complete this thesis.

Summary

EN: This thesis aimed to explore how social networks and social capital affect the economic outcomes of second-generation Moroccan-Dutch individuals, proposing them as empowering structures that may help overcome policy-driven marginalisation and institutional racism. In pursuit of this aim, the nature of these social networks and social capital was explored, as well as how this social capital affected economic outcomes.

Based on semi-structured interviews with ten participants, the study found that their social networks were not solely tight and co-ethnic, as previous research suggests, but also included broader, ethnically diverse contacts. These social networks provided both bonding and bridging social capital. Most social capital was derived from co-ethnic ties, which primarily provided emotional and practical support and reflected the idea of "getting by," whereas bridging social capital, especially through ties with people with a fully Dutch background, was more effective in improving economic outcomes and thus enabled "getting ahead."

While respondents were generally economically secure, some reported experiences of institutional racism in the workplace and labour market. Although evidence was limited, this thesis suggests that interethnic bridging with people from a Dutch background may have contributed to overcoming this kind of marginalisation by providing access to jobs where discrimination was no longer experienced. A key limitation of this research, however, is that marginalisation was treated primarily as a contextual factor, rather than examined directly. To better understand how social networks and capital may help overcome marginalisation, future research should explore this relationship more explicitly.

NL: Deze scriptie had als doel te onderzoeken op welke manier sociale netwerken en sociaal kapitaal de economische positie van tweede generatie Marokkaanse Nederlanders beïnvloeden. Daarbij werden sociale netwerken en sociaal kapitaal voorgesteld als structuren die kunnen bijdragen aan het tegengaan van marginalisering en institutioneel racisme. Om dit doel te bereiken, werd de aard van deze sociale netwerken en van het sociaal kapitaal onderzocht, evenals de manier waarop dit sociaal kapitaal van invloed was op economische positie.

Op basis van semigestructureerde interviews met tien deelnemers bleek dat sociale netwerken niet, zoals in eerder onderzoek wordt gesuggereerd, uitsluitend bestaan uit hechte co-etnische contacten, maar ook bredere, interetnische contacten omvatten. Deze sociale netwerken leverden zowel *bonding* als *bridging* sociaal kapitaal op. Het meeste sociale kapitaal kwam voort uit co-etnische connecties, die vooral emotionele en praktische ondersteuning boden en de respondenten hielpen zich staande te houden in het dagelijks leven. *Bridging* sociaal kapitaal, met name via contacten met personen met een volledig Nederlandse achtergrond, bleek daarentegen effectiever in het realiseren van economische vooruitgang en bood kansen om sociaaleconomisch door te groeien.

Hoewel de respondenten over het algemeen economisch zeker waren, rapporteerden sommigen ervaringen met institutioneel racisme op de werkvloer en op de arbeidsmarkt. Hoewel het bewijs beperkt was, suggereert deze scriptie dat interetnisch *bridging* met mensen met een Nederlandse achtergrond mogelijk heeft bijgedragen aan het tegengaan van deze vorm van marginalisering, doordat het de toegang bood tot banen waar discriminatie niet meer werd ervaren. Een belangrijke beperking van dit onderzoek is echter dat marginalisering voornamelijk als contextuele factor werd benaderd en niet rechtstreeks werd onderzocht. Om beter te begrijpen hoe sociale netwerken en sociaal kapitaal kunnen bijdragen aan het tegengaan van marginalisering, zou toekomstig onderzoek dit verband explicieter moeten verkennen.

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1. Introduction

Problem Statement

Despite growing up in the Netherlands, and in some cases even being born there, the majority of second-generation Moroccan-Dutch individuals continue to face structural socioeconomic disadvantage and exclusion, manifested in their limited access to the Dutch labour market (Centraal Bureau voor de Statistiek [CBS], 2016; De Boom et al., 2014). This marginalised position is the result of a policy-driven development in which cultural differences have increasingly been problematized. Whereas Dutch integration policy initially allowed space for cultural diversity through multiculturalist policies (Stam, 2019), since the late 80s the focus has shifted toward socio-economic self-reliance and cultural assimilation (Swinkels, 2019). Within this discourse, people with a migration background are portrayed as culturally inferior; they are expected to assimilate and to conform to 'Dutch norms and values' (Yanow & Van der Haar, 2013; Slootman & Duyvendak, 2015; Ghorashi, 2017; Schinkel, 2017).

At the beginning of the 21st century, migration and integration gained a prominent place on the political agenda, partly due to incidents such as the 9/11 attacks and the murder of Pim Fortuyn (Scholten, 2011b; Entzinger, 2014). Far-right populist parties such as Geert Wilders' *Partij voor de Vrijheid* (Party for Freedom), known for its anti-immigration and anti-Islam rhetoric, have since gained broad political influence (Butter, Van Oordt, Van der Valk, 2021). As a result, Islam in particular has become problematized as incompatible with Dutch values (Anthias, 2013), leading to political proposals such as banning mosques and Islamic education (Butter et al., 2021). Given that 94% of Moroccan Dutch people identify as Muslim (Huijnk et al., 2018), anti-Islam discourse and policies have had, and continue to have, a particularly marginalizing effect on Moroccan-Dutch people.

The consequences of this policy-driven marginalization are evident in high levels of discrimination: 72% of Moroccan Dutch people experience discrimination based on ethnicity (Andriessen et al., 2020), and two-thirds based on religion (Butter et al., 2021). This is especially apparent in the labor market, where their chances of receiving a positive response to a job application are 44% lower than those of candidates with a fully Dutch background (Andriessen et al., 2015).

Research Aim

Within this context, this thesis analyses how the social networks and individual social capital of second-generation Moroccan-Dutch people affect their economic outcomes, proposing social networks and social capital as empowering structures that may help overcome barriers such as policy-led marginalisation and labour market discrimination, offering a bottom-up alternative to top-down assimilationist integration policy and discourse, in line with the current policy emphasis on self-reliance.

Research Question and Sub-questions

In light of this aim, this thesis seeks to answer the following research question:

How can the social networks and individual social capital of second-generation Moroccan-Dutch individuals be described, and how do different forms of individual social capital affect their economic outcomes?

To answer this question, the following sub-questions were formulated:

1. How can the social networks of second-generation Moroccan-Dutch individuals be described?
2. What forms of individual social capital do second-generation Moroccan-Dutch individuals possess?
3. How can the economic outcomes of second-generation Moroccan-Dutch individuals be described?
4. How do different forms of individual social capital affect the economic outcomes of second-generation Moroccan-Dutch individuals?

Literature Review

Existing research has shown that social networks and individual social capital play a central role in shaping the economic outcomes of people with a migration background (e.g., Drever & Hoffmeister, 2008; Kindler & Ratcheva, 2014; Van Meeteren, Engbersen & Van San, 2009; Zhang et al., 2024). In this thesis, social networks refer to the set of social ties an individual maintains (Bourdieu, 1986) and social capital is defined as the resources that these networks provides access to (Lancee, 2012). A widely used distinction in this context is that between bonding social capital, which is built on strong ties within one's own group; bridging social capital, which is created through weaker ties that span across holes within one's social network; and linking social capital, which is based on connections to people working in formal institutions (see e.g. Ager & Strang, 2008; Woolcock, 1998).

A common assumption in the literature is that in social networks of people with a migration background, bonding ties are mainly co-ethnic and associated with "getting by", while bridging ties are interethnic and enable "getting ahead" (Gërxhani & Kosyakova, 2022; Lancee, 2012). While bonding networks can provide trust and solidarity (Pataccini & Zenou, 2008), they are generally found to be less effective in improving economic outcomes (Drever & Hoffmeister, 2008). Bridging networks, by contrast, provide access to diverse information and job opportunities (Lancee, 2012), and are positively associated with employment quality, income and upward mobility (Kanas, Van Tubergen & Van der Lippe, 2011; Kalter & Kogan, 2014).

These insights suggest that access to diverse, interethnic networks improves economic outcomes (Kanas et al., 2011), whereas co-ethnic networks offer social support but limited economic mobility (Drever & Hoffmeister, 2008). However, this distinction has been challenged by scholars such as Claridge (2018) and Ryan (2016), who argue that the function of social ties is not just determined by their ethnic composition: bonding ties can also be interethnic, and bridging ties may occur within ethnic groups.

Research Gap and Scientific Relevance

Several studies have explored the role of social networks and social capital among second-generation Moroccan-Dutch individuals. For instance, Azaghari, Van de Vijver and Hooghiemstra (2017) examined how co-ethnic and interethnic networks each influence acculturation outcomes differently, focusing on psychological and sociocultural adjustment. However, their study does not address the impact of social networks and social capital on economic outcomes. Moreover, although their research also focuses on the second generation,

their sample is generally younger than that of this thesis. Lancee (2012), like this thesis, specifically investigated the relationship between social capital and labour market outcomes among second-generation Moroccan-Dutch individuals. Both studies, however, employed quantitative methods.

This holds true for most research on the effects of social networks and social capital among people with a migration background (e.g., Azaghari et al., 2017; Kanas et al., 2012; Lancee, 2012; Lancee, 2016). While quantitative approaches allow researchers to identify causal relationships, they often lack the capacity to capture subjective experiences, social contexts, and the meanings individuals attach to their networks and strategies—dimensions that qualitative methods are better equipped to uncover (Hennink, Hutter & Bailey, 2020).

Research Design

This thesis therefore contributes to the literature by using a qualitative approach to explore how second-generation Moroccan-Dutch individuals mobilise their social networks and social capital in shaping their economic outcomes. Data were collected through semi-structured interviews with ten second-generation Moroccan-Dutch individuals, who were selected via typical case sampling and snowball sampling. Interviews were mostly conducted online, with the exception of one interview. The study applied an inductive research strategy, allowing new themes to emerge from the data. During the research process, particular attention was given to the positionality of the researcher. Given the sensitive nature of the topic, a high degree of reflexivity and cultural sensitivity was essential in both the development of the interview guide and the conduct of the interviews.

Outline of the Thesis

The following chapter reviews existing literature on social networks, social capital, and examines how individuals with a migration background use both to improve their economic outcomes. To situate the study within its broader context, it also traces the historical development of Dutch migration policy and discourse, highlighting their role in marginalisation and labour market discrimination. Chapter 3 outlines the methodology, presenting the research design and execution, and clarifying how each sub-question was addressed. Chapter 4 explores the results that emerged from the interviews and the subsequent qualitative data analysis. Finally, Chapter 5 presents the conclusion and along with a critical discussion of the study, including suggestions for future research.

2. Theoretical Framework

The theoretical framework is structured into three parts. The first part provides an overview of general social capital theory, with particular attention to the widely used distinction between bonding, bridging, and linking forms of social capital. It further explores how social capital is commonly developed and maintained by individuals with a migration background, highlighting the role of social networks and trust within different types of communities. The second part delves into the relationship between these various forms of social capital and the economic outcomes experienced by people with a migration background. This section analyses how different types of social ties—whether strong or weak, horizontal or vertical—can influence access to resources, employment opportunities, and economic mobility. The third and final part of the framework situates the analysis within the broader socio-political context of the Netherlands. It addresses the often marginalised position of migrants in Dutch society, a position shaped not only by assimilationist integration policies and dominant public discourses, but also by persistent experiences of exclusion and discrimination.

2.1 Social Capital in Networks of People With a Migration Background

Definitions of Social Capital

Different authors use different conceptualisations of social capital. Some scholars discuss social capital as collectively produced and benefiting the community (Coleman, 1990; Putnam, 1993a). Others (Bourdieu, 1986; Lin, 2001; Flap and Völker, 2004) have focused on social capital as a pool of resources, which may be helpful for an individual's goal attainment. In this research project, the focus is laid on individual social capital, leaving collective social capital beyond its scope. Examining individual social capital can provide insights into how people with migration backgrounds leverage their networks as a form of empowerment, enabling them to overcome the challenges identified in migration and integration research and policy (Mouw, 2002).

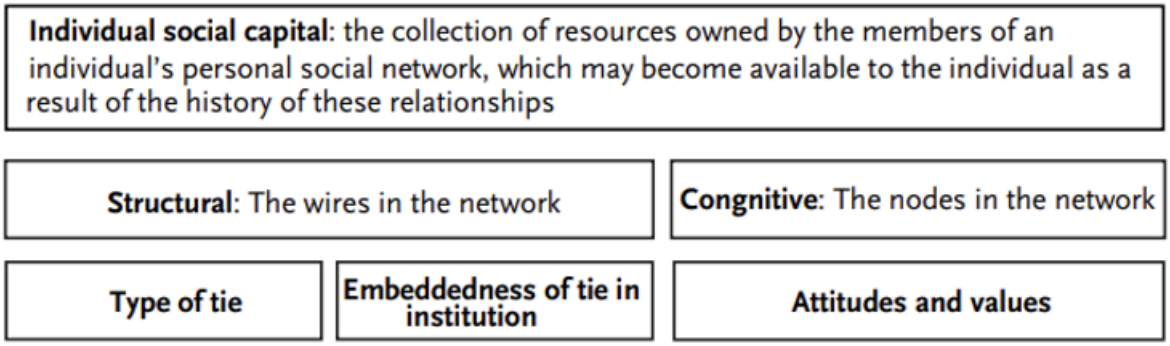
Most writings on social capital are based on the definitions of Bourdieu and Putnam. Bourdieu (1986) defines social capital as "the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance or recognition." In his work, social networks are defined as the set of social ties an individual maintains (Bourdieu, 1986). Similarly and more recently, Lancee (2012) defines social capital as people's social networks and the resources their networks give them access to. Thereby, important determinants of a in individual's social network are the size and the frequency of interaction within the network (Laurence, 2013). Putnam's (2007) definition extends Bourdieu's and Lancee's by differentiating between three components: social networks, norms and social values (especially trust).

These three components have later been categorized into structural and cognitive components of social capital. Structural social capital refers to the social capital that is available and can be mobilized within one's social network (Gijsberts et al., 2012). It is typically assessed by looking at the quantity and intensity of these connections, including factors such as time spent, emotional intensity, intimacy, and reciprocity or acknowledged obligations (Lin, 2001). Cognitive social capital, on the other hand, consists of shared trust, norms, and values that shape how people interact within their networks and cooperate with others (Poortinga, 2006).

These underlying attitudes influence whether individuals can effectively use their social connections for support and opportunity. Putnam (1993a) argues that cognitive social capital mediates the relationship between structural social capital and economic outcomes by fostering trust and cooperative norms, which make it more likely that social networks translate into tangible economic benefits. Something important to notice here, is that the distinction between structural and cognitive elements of social capital is not always easy to make, there are characteristics that could be assigned to either category (Claridge, 2018).

Figure 2.1

Different Elements of Individual Social Capital



Note. Reprinted from "Immigrant Performance in the Labour Market: Bonding and Bridging Social Capital," by Lancee, B. 2012, p. 20, Amsterdam University Press.

As mentioned before, most authors agree that individual social capital consists one's social network and the resources it gives them access to (e.g. Bourdieu 1986; Lancee, 2012). Therefore, this definition is used in this thesis work. Notably, the emphasis is on *access* to resources, and thus the *potential use* of resources, instead of the actual use of resources itself. However, when studying the effect of social capital on economic outcomes, merely measuring access to resources does not suffice as access to resources does not mean that these resources will be used. To fully understand how social capital translates into economic benefits, it is essential to make a distinction between activated social capital—where resources are mobilized and put to use—and potential social capital, which reflects access alone without necessarily leading to action (Lancee, 2016). In this thesis work, the focus is laid on activated social capital, when social capital is studied in relation to respondents' economic outcomes.

Forms of Social Capital: Bonding, Bridging, Linking

Different forms of social relations and networks give access to different resources and opportunities (International Relations and Security Network [ISN], 2006). Although McPherson, Smith-Lovin, and Cook (2001) argue that individuals tend to interact with similar others, Dahinden (2011) highlights that more diverse social relations lead to higher-quality social capital, as they provide a broader range of resources and opportunities (ISN, 2006). Social relations can be differentiated by diverse ties (strong and weak), diverse others (in terms of gender, ethnicity, class or status) and diverse roles within the network (family, friends, etc.) (Dahinden, 2011).

Looking at different forms of social capital, the most accepted differentiation used in academic literature is that between bonding, bridging and linking social capital (e.g. Ager & Strang, 2008; Putnam, 1993b; Woolcock, 1998). While these concepts have been contested by

authors like Portes and Landolt (1996) and Bourdieu (2000), they still offer significant explanations when looking at the integration outcomes they ensure (Cheong et al., 2007).

Whereas bonding social capital is exclusive and group specific, bridging social capital transcends group differences (Nannestad, Svendsen, & Svendsen, 2008). Linking social capital exceeds from ties with people within formal institutions, such as the local and national government (Gërxhani & Kosyakova, 2022). The three forms of social capital are not mutually exclusive; individuals' social networks often contain all three types of social capital at the same time (Claridge, 2018).

Bonding social capital refers to the strong, close-knit relationships an individual maintains, such as those with family, close friends, or tightly connected community members. It typically arises between people with similar backgrounds, values or experiences. These relationships are characterized by high levels of trust, frequent interaction, and mutual support, enabling individuals to access emotional, financial, and practical assistance, particularly in times of need (Claridge, 2018). A defining characteristic of bonding social capital is network closure, meaning that all members within the network are tied to each other (Coleman, 1988). A prime example of a network with a high degree of closure is the family (Lancee, 2010). Another key feature of bonding social capital is its stability and long-term commitment. Unlike more flexible social ties, these relationships are often deeply embedded in daily life and function as reliable sources of social support. The expectation of reciprocity within these networks reinforces a cycle of mutual assistance, where individuals provide help with the assurance that they can rely on similar support in return (Ryan, Eve & Keskiner, 2022). Tellingly, within bonding social capital can be divided into structural elements, such as the frequency of interaction and the closeness of the relationships, and cognitive elements, such as trust and long-term commitment, which influence how the network's structure translates into economic benefits.

Bridging social capital, on the other hand, is created in and between wide and open social networks, where "bridges" span structural holes. Structural holes are gaps within one's social network, that are brokered by other people in the network. Connections formed by brokering structural holes typically lead to information, opportunities and other resources that would otherwise not be accessed (Burt, 2001). Whereas Granovetter (1973) states that it is weak ties, such as secondary contacts, that span structural holes, Anthias and Cederberg (2009) emphasizes that it is not the strength of these ties that distinguishes bridging social capital, but the extent to which they provide access to new information, opportunities, and other resources. In the case of bridging social capital, the openness of social networks and the formation of ties bridging structural holes are structural elements of social capital. An example of a cognitive element is the willingness to form ties with individuals from diverse social backgrounds and statuses (Claridge, 2018). Within bridging social capital, a further distinction can be made between horizontal and vertical bridging, where horizontal bridging refers to social connections between individuals of similar hierarchical status, while vertical bridging involves ties that span different levels of power, wealth, and influence (Szreter & Woolcock, 2004; Evans & Syrett, 2007).

The third form of social capital, linking social capital looks at relationships with formal institutions, such as political parties, and NGOs (Khalil, Jacobs & McKenna, 2021; Lancee, 2010). In doing so, it often connects individuals with different levels of power, wealth and influence. Linking social capital and vertical bridging social capital are often confused and used interchangeably. However, while vertical bridging focuses on individual interactions

across social statuses, linking social capital specifically refers to institutionalized relationships that provide access to economic and social resources (Izmen, 2018). The access to government bodies and NGOs gives people access to useful services (Ager & Strang, 2008).

Bonding, Bridging and Linking Social Capital in Social Networks of People With a Migration Background

When looking at structural social capital within social networks of people with a migration background, Gërxhani and Kosyakova (2022) state that bonding social capital is generally built by forming social ties with people from the same ethnic background, and bridging social capital is generally built by forming interethnic social ties. In their studies, they have found that people with a migration background mostly have tight co-ethnic social networks, forming bonding social capital (Gërxhani & Kosyakova, 2022). This is more noticeable among first-generation migrants than among the second generation (Anthias & Cederberg, 2009).

These co-ethnic social networks, resulting in bonding social capital, can lead to economic benefits. They are built on ethnic solidarity and enforceable trust, which especially comes in useful in the ethnic economy (Pataccini & Zenou, 2008). On the other hand, the formation of tight, co-ethnic social networks could form a risk for people with a migration background, as isolation from other ethnic groups could prevent economic integration (Portes, 1998). Bridging social capital, when created by building bridges with native population, can, by contrast, lead to especially positive results for people with a migration background, as they can get access to otherwise unavailable resources and prevent discrimination. In this sense, bonding social capital is typically used to 'get by' and bridging social capital to 'get ahead' (Lancee, 2012).

From this perspective, it may seem that ties with co-ethnics are mainly useful for survival, whereas ties with natives are more beneficial for upward mobility. However, scholars such as Claridge (2018) and Ryan (2016) challenge this assumption. They argue that bridging ties with non-natives may offer equally valuable resources and opportunities. Ryan (2016) even takes her critique a step further, challenging the relationship between the bonding/bridging framework and ethnicity, by rejecting the strict dichotomy between co-ethnic strong ties and interethnic weak ties. This implies that bonding social capital is not always ethnically based, and bridging social capital does not always emerge from interethnic contact. She argues that ethnicity might in fact not always be relevant when examining the effects of social capital (Ryan, 2011; Ryan, 2016).

Besides bonding and bridging, linking social capital is particularly relevant for people with a migration background, as it refers to vertical connections between members of society and institutions with access to power and resources, such as government agencies, employers, and educational institutions (Cheong et al., 2007). These connections can play a vital role in improving the socioeconomic position of people with a migration background, especially when they facilitate access to employment, education, and public services. Case studies from various countries illustrate this potential. For example, African migrants in Japan secured jobs through university links with large companies (Agyeman, 2015), and in Canada, an ethnic organisation connected refugees to local resettlement agencies that supported their integration into society (Lacroix et al., 2015).

However, findings on the benefits of linking social capital for people with a migration background stem largely from context-specific case studies with different target groups and

policy settings, making it difficult to develop a general theoretical framework on the effects of linking social capital in this context. Moreover, systemic barriers such as discriminatory practices, limited language proficiency, and exclusion from formal labor markets may hinder access to institutional support, limiting the opportunities for people with a migration background to develop linking social capital (İzmen, 2018).

2.2 The Effects of Social Networks and Social Capital on Economic Outcomes

To what extent social capital leads to economic inclusion and advantage for people with a migration background is one of the main debates in the literature (Kindler & Ratcheva, 2014). The general understanding is that the social capital that people with a migration background gain from their networks can be used to improve economic outcomes, helping them with finding jobs and improving their occupational status and wages (e.g. Drever and Hoffmeister, 2008; Van Meeteren, Engbersen, & Van San, 2009; Zhang et al., 2024). However, the relationship between social capital and economic benefits is not a relationship that exists on its own. How and to what extent the different forms of capital influence each other is dependent on the social and political context of the host country. Differences in institutional arrangements in education, the labour market, housing, religion and legislation all influence the relationship between social capital and economic outcomes (Crul & Schneider, 2010). The three sections below demonstrate how each form of social capital improves economic outcomes differently.

Bonding Social Capital and Economic Outcomes

Firstly, as established before, people with a migration background generally build up bonding social capital by forming tight co-ethnic social networks (Gërxhani & Kosyakova, 2022). Many authors have come to the conclusion that these co-ethnic social networks can benefit people with a migration background in improving their economic outcomes (e.g., Portes and Sensenbrenner, 1993; Waldinger, 1994; Portes, 1995), which is illustrated here through three case studies from existing literature.

Based on research on Chinese and Vietnamese business owners in Londen, Kitching, Smallbone and Athayde (2009) found that co-ethnic diaspora-based networks, which can be considered bonding social capital, in certain cases enabled higher levels of business competitiveness, by facilitating access to ethnic resources and markets. However, the influence of social networks was in this case dependent on the size, geographical and sectoral location. Because of the restricted access to resources and markets, diaspora-based social networks could also diminish access to resources and markets (Kitching et al., 2009). In a similar vein, Danzer & Ulku (2011) found that co-ethnic, transnational and familial networks of Turkish households in Berlin, by generating bonding social capital, positively affect the economic outcomes of less wealthy people with a migration background that have not found their way in society yet. However, these networks are not beneficial in finding their way in society, and their presence even reduces economic participation. Only when their economic situation on improved, these people were able translate this economic success in an improved position within society (Danzer & Ulku, 2011). According to Drever and Hoffmeister's (2008) research in Germany, people with more co-ethnic bonding social capital end up in jobs involving mundane tasks.

In all three cases, bonding social capital was found to improve economic outcomes of people with a migration background, but its lack of connection to dominant networks limited their ability to strengthen their economic position within society. The formation of bonding social capital might impede the formation of bridging social capital, as co-ethnic social networks are tight-knit with a high degree of closure (Kindler & Ratcheva, 2014). Moreover, in the case of the Netherlands, Lancee (2010) discovered that social networks based on bonding social capital do not improve economic outcomes. These findings can again be attributed to the theory that co-ethnic social networks, whilst creating bonding social capital, remain isolated and thereby prevent further economic integration (Portes, 1998).

Bonding and bridging social capital should not be seen as improving economic outcomes of people with a migration background separately. Rather, the two often co-exist and can reinforce each other. Co-ethnic social networks that form bonding social capital can lead to development of ethnic shops, business and restaurants, which become meeting places for both people with and without a migration background. These places then become a source of bridging social capital, extending the co-ethnic network via weak ties into wider social networks. This combination of bonding and bridging social capital provides opportunities for attachment to place and wider integration (Kindler & Ratcheva, 2014).

Bridging Social Capital and Economic Outcomes

Secondly, as mentioned before, bridging social capital gives people with a migration background the opportunity to broaden their social network beyond the co-ethnic community, gaining access to different resources. A large body of research shows that, compared to bonding social capital, bridging social capital is more effective in improving economic outcomes for people with a migration background (e.g. Kalter & Kogan, 2014; Kanas et al., 2012; Lancee, 2010; Lancee & Hartung, 2012). It has been associated with higher earnings (Kazemipur, 2006; Lancee, 2010), greater chances of employment (Kanas, van Tubergen & van der Lippe, 2009), access to higher-quality jobs (Kalter & Kogan, 2014), contributing to an increase in occupational status (Rüdel & Steinmann, 2024).

Moreover, it is especially host-country-specific social capital that improves economic outcomes for people with a migration background. Therefore, establishing connections that are bridging the ethnic divide is especially effective, as it provides access to this host-country-specific social capital (Lancee, 2016). Due to their longer exposure to the Dutch labour market, contacts without a migration background may have access to additional resources, such as greater familiarity with bureaucratic and formal processes regarding job search and general linguistic advantages (Kanas, van Tubergen & van der Lippe, 2011). Building host-country specific social capital is particularly important given that many employers do not have a migration background (Haug, 2007)

However, Lin (2001) states that the assumption that people with a migration background are located at the bottom of the social structure and that natives are located higher up is too narrow. This nuances the theory that bridging the ethnic divide is beneficial for the economic outcomes of people with a migration background. Other factors, such as an individuals' socioeconomic status, are equally important.

Linking Social Capital and Economic Outcomes

Thirdly, authors such as Jordan (2015) and Ager and Strang (2008) have found that linking capital has an important impact on economic outcomes for people with a migration background. Government bodies can facilitate access to resources benefitting economic development that they otherwise would not have access to (Woolcock, 1998; Woolcock & Nayaran, 2000). However, as Ager and Strang (2008) point out, such institutional access is not widespread or guaranteed.

Linking social capital primarily improves economic outcomes by securing employment opportunities, financial support, and career advancement. People with a migration background who successfully develop linking social capital can gain access to job referrals, mentorship programs, and institutional sponsorship, which in turn increases their chances of securing stable and well-paying employment—outcomes that are less common among those who rely solely on informal personal networks (Evans & Syrett, 2007; İzmen, 2018).

Nevertheless, while linking social capital provides a pathway to economic integration for those who can establish it, in the absence of control and accountability it often leads to nepotism, corruption and suppression, allowing insiders to manipulate resources and power to their advantage (Grootaert et al., 2003; Szreter & Woolcock, 2004). Thus, linking social capital leads to economic integration for some, while further marginalizing those who are left out (Grootaert et al., 2003; Szreter & Woolcock, 2004).

2.3. Assimilationist Policy and Discourse as Drivers of Marginalisation and Discrimination

To understand the context in which the empowerment through social networks and social capital is possibly created, it is important to understand the political context of migrant integration in the Netherlands. Dutch integration policy is informed by an assimilationist logic, requiring people with a migration background to adapt to Dutch society, which is considered an already complete and fixed entity that should not change (Schinkel, 2018). At the same time, there is a shift from active and intense integration policy towards an expectation of active participation and self-sustainability during the integration process (Boom et al., 2023). In this section, the development of Dutch assimilationist integration policy and discourse is discussed, as well as its consequences: marginalisation and discrimination.

A Short History of Dutch Integration Policy and Discourse

There is general agreement in the literature that Dutch integration policy has shifted over time from an initial openness to cultural diversity toward a more assimilationist model, emphasising self-sufficiency and participation in society (Duyvendak & Scholten, 2012). This development is part of a broader European “multiculturalism backlash” (Vertovec & Wessendorf, 2010), in which multicultural ideals were gradually replaced by more pragmatic socioeconomic concerns, and cultural difference increasingly came to be seen as problematic (Bruquetas-Callejo et al., 2011; Entzinger, 2014). However, there is less consensus on how these phases should be delineated, as different scholars emphasise different turning points, and the transition from one phase to another often appears to be gradual and overlapping. Moreover, some authors, such as Stam (2019), question whether Dutch integration policy was

ever genuinely multicultural in nature, suggesting that socioeconomic and assimilationist priorities were present from the outset. Despite these disagreements, this section provides a brief overview of the historical development of Dutch integration policy and its accompanying discourse.

The ’60s marked the arrival of Moroccan and Turkish immigrants to the Netherlands, in search of better job opportunities and living conditions (Scholten, 2011a). In the first decades after the arrival of these immigrants, cultural diversity was accepted and maintained. This is the only period during which the discourse on immigration can accurately be described as multicultural (Stam, 2019). Labour migrants were part of the Dutch guest worker program, which meant they were brought to the Netherlands by the Dutch state and were expected to return to their home countries (Duyvendak & Scholten, 2012). In the ‘70s, economic fears tied to the oil crisis and the fear that borders would close consequently made guest workers from Turkey and Morocco legalize their residency and bring their families over (Lucassen & Lucassen, 2015). This increased immigration and family reunification led to the formation of the first Minorities Policy in the ‘80s. Its aim was to control immigration and to stimulate participation and emancipation of “ethnic minorities” (Minister of Interior, 1983). At that time, the preservation of ethnic and cultural identity was still encouraged, as group cohesion was believed to support socioeconomic mobility (Scholten, 2011a).

By the end of the 1980s, integration policy began to reflect a gradual discursive shift. Although its institutional structures remained largely intact, the emphasis moved away from cultural recognition and towards adaptation to the dominant norms. Whereas the earlier Minorities Policy aimed to support ethnic minorities while respecting their ethnic identity, integration policy in the 1990s increasingly emphasized a need for cultural assimilation and self-reliance (Swinkels, 2019).

This became particularly evident with the introduction of the 1998 Integration of Newcomers Act, which made cultural assimilation a formal requirement for participation in the labour market (Korteweg, 2013). In this way, people with a migration background were implicitly framed as culturally different and in need of adaptation, which positioned them outside the normative Dutch identity (Yanow & Van der Haar, 2013; Slootman & Duyvendak, 2015; Ghorashi, 2017; Schinkel, 2017). Rather than fostering inclusion, this approach further marginalized people with a migration background by drawing sharper boundaries around who belonged to the Dutch nation (Swinkels, 2019). This contributed to the public perception of people with a migration background as threats to national identity (Schinkel, 2017), and reinforced processes of structural exclusion and discrimination (Baubröck, 2007; Soysal, 1994).

This assimilationist approach is based on an essentialist view of identity, in which cultural identity is seen as singular, fixed, and mutually exclusive (Schinkel, 2018). This logic stems from the nation-state model, which assumes national, cultural, and territorial boundaries overlap (Gellner, 1983; Wimmer, 2002). Following this logic, people with a migration background are expected to align with dominant cultural norms, while the host society is treated as a complete and unchanging entity (Schinkel, 2018). This expectation extends to the second and third generations, who are continually asked to adapt, even though they were born in the Netherlands (Schinkel, 2018).

Simultaneously, integration policy became increasingly focused on the responsibility of people with a migration background to participate actively and become self-reliant (Boom et

al., 2023). This logic was further institutionalized in the 2022 Civic Integration Act, which reflects a broader neoliberal framework in which the state retreats from its supportive role (Engbersen, Bovens, Bokhorst & Jenissen, 2020; Easton-Calabria & Omata, 2018). Although public support structures have declined, people with a migration background are still required to adapt to dominant norms. Since 2017, they must sign a participation statement affirming their alignment with Dutch values. Thus, while promoting participation and self-reliance, the core of the integration debate remains grounded in an assimilationist framework (Engbersen et al., 2020).

With the turn of the century, the topics of migration and integration gained prominence on the political agenda, following major incidents such as the 9/11 terrorist attack in the United States (2001) and the murder of popular anti-immigration politician Pim Fortuyn in the Netherlands (2002) (Scholten, 2011b; Entzinger, 2014). The government at the time concluded that "multiculturalism" had failed (Ministry of the Interior, 2011), as people with a migration background generally had a low socio-economic status and existing "problems" remained unsolved (Scheffer, 2000).

Since then, far-right populist parties, such as Geert Wilders' Partij voor de Vrijheid (Party for Freedom), known for their anti-immigrant and anti-Islam rhetoric, have gained significant support and exerted a strong influence on Dutch politics (Butter et al., 2021). It is especially the Islamic religion that has become increasingly problematized and is portrayed as incompatible with Dutch liberal values (Anthias, 2013). This has let to the domestication of Islam, whereby specific policy is designed to intervene and 'control Islam' (Sunier, 2012). A clear example is the 2018 draft bill submitted by the Party for Freedom, which proposed banning mosques, Islamic schools, the Qur'an, and face veils, framing Islam as a violent political ideology rather than a religion (Butter et al., 2021). Considering the fact that 94% of people with a Moroccan-Dutch background identify as Muslim (Huijnk et al., 2018), such political discourse and anti-Islam policies have had, and continue to have, a significant marginalising impact on Moroccan-Dutch people.

The political climate of marginalisation is also reflected in significant levels of discrimination targeting Muslims, and people with a Moroccan-Dutch background specifically. Research by Andriessen et al. (2020) shows that 72% of Moroccan-Dutch individuals feel discriminated against based on their ethnic background, and two-thirds report discrimination based on religion (Butter et al., 2021). Discrimination is particularly prevalent in the labour market: the likelihood of receiving a positive response to a job application is 44% lower for a Moroccan-Dutch candidate compared to a candidate with a fully Dutch background (Andriessen et al., 2015). Taking into account the context of assimilationist integration policy, discourse, and discrimination, the next chapter outlines the research design and execution.

3. Methodology

The main research question:

How can the social networks and individual social capital of second-generation Moroccan-Dutch individuals be described, and how do different forms of individual social capital affect their economic outcomes?

was addressed through four sub-questions:

1. How can the social networks of second-generation Moroccan-Dutch individuals be described?
2. What forms of individual social capital do second-generation Moroccan-Dutch individuals possess?
3. How can the economic outcomes of second-generation Moroccan-Dutch individuals be described?
4. How do different forms of individual social capital affect the economic outcomes of second-generation Moroccan-Dutch individuals?

This methodology chapter first discusses the research design and execution, including the research design and process, respondent selection, and data collection and analysis. Subsequently, each sub-question is elaborated upon individually, as the approach differs significantly per sub-question.

3.1 Research Strategy and Implementation

The Research Design

The social networks, social capital, the economic outcomes and the relationship between social capital and economic outcomes have been examined in this thesis using a qualitative approach. Much of the existing research on the effects of social capital on economic outcomes has been conducted using quantitative methods (Kanas et al., 2012; Lancee, 2016). However, this study deliberately chose a qualitative approach to explore the effects of social capital, as this provides a deeper understanding of the reason behind individual behavior, as well as the underlying norms and values (Hennink et al., 2020).

This research is inductive in nature, meaning that theory was developed based on the data collected, rather than the other way around (Hennink et al., 2020). Data were collected through interviews—a qualitative method well-suited to exploring the opinions and experiences of participants (Hay & Cope, 2021). This study used semi-structured interviews, which fall between fully open and fully structured interviews (Hay & Cope, 2021). This approach provided a certain degree of flexibility during the interviews. As a result, however, not all respondents were asked the exact same questions, and the themes discussed sometimes varied considerably between interviews. Furthermore, throughout the interview process, questions were added, removed, or adjusted. These adjustments are further explained in the sections dedicated to each sub-question, and the implications are further reflected upon in the discussion chapter.

In order to develop the interview guide, a theoretical exploration was first conducted and elaborated in the theoretical framework. The key concepts were identified, and the relationships between these concepts were outlined in three conceptual models, reflecting the complexity of the concept of social capital. Figure 3.1, the foundational conceptual model, presents the key concepts and their interrelations, including the division of bridging social capital into horizontal and vertical bridging. Figure 3.2 illustrates that both the cognitive and structural dimensions of social capital were examined in this study. Figure 3.3 shows that social capital was further divided into co-ethnic and interethnic dimensions. This figure also shows that social networks were analyzed by distinguishing between the number of contacts with the same ethnic background and the number of contacts with different ethnic backgrounds.

Figure 3.1

Conceptual Model I: The Main Conceptual Model

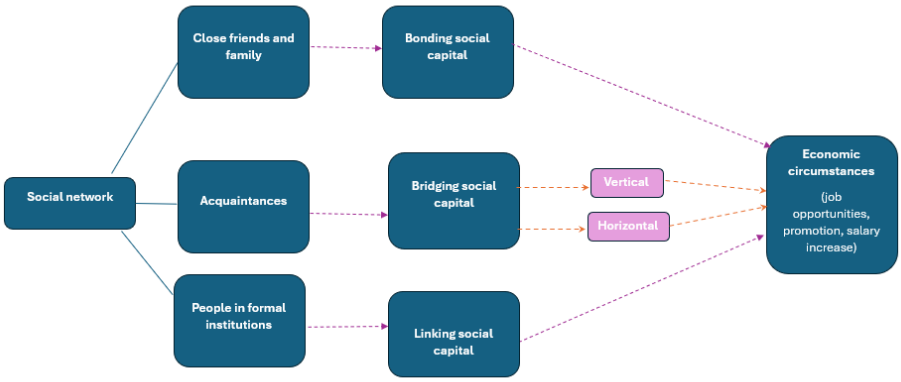


Figure 3.2

Conceptual Model II: Structural vs. Cognitive Social Capital

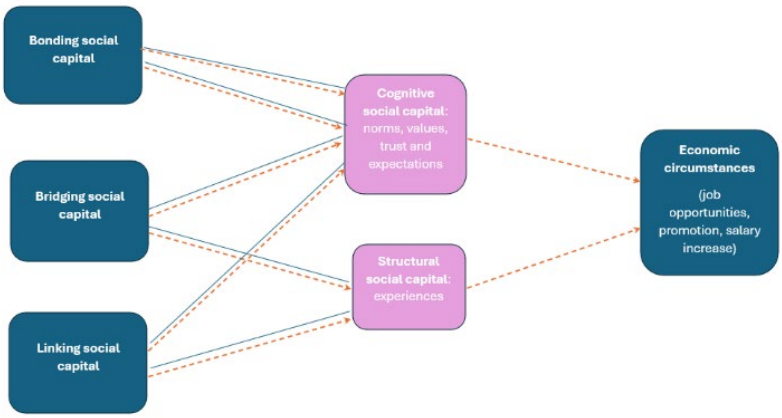
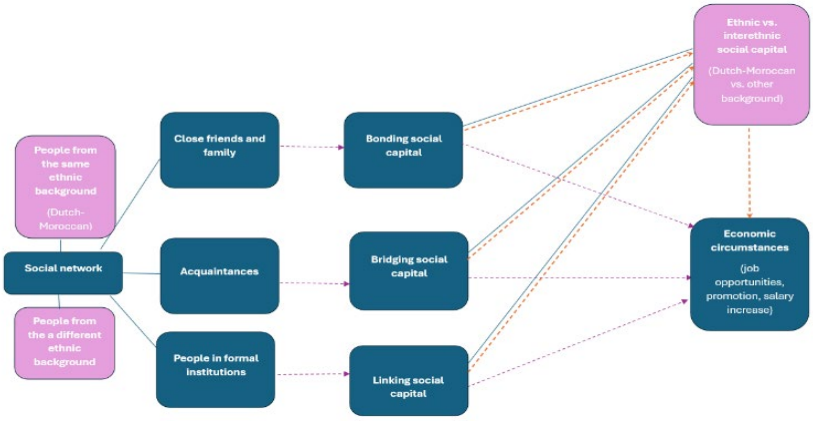


Figure 3.3

Conceptual Model III: Co-ethnic vs. Interethnic Social Capital



In all three conceptual models, **solid lines** indicate that a concept consists of multiple sub-concepts, while **dotted arrows** indicate a relationship between concepts. **Orange dotted arrows** indicate that a concept in the model was divided into distinct dimensions, whose individual effects on economic outcomes were examined separately. The orange dotted arrows in the figure illustrate that various forms of social capital were approached from three analytical dimensions: horizontal versus vertical bridging, cognitive versus structural, and co-ethnic versus interethnic.

Subsequently, the interview questions were developed based on the theoretical framework and conceptual models. Section 3.2 outlines the interview questions relevant to each sub-question. The complete interview guide is provided in appendix 1. Due to practical and ethical considerations, some of the relationships depicted in the conceptual models were not addressed in the interviews. However, these were subsequently analysed during the data analysis phase. The inductive approach also allowed for the emergence of unexpected themes**,** which proved relevant to answering the sub-questions. The most notable example of this was the theme of autonomy and the value respondents attached to it**.**

The research process was iterative in nature, as the main research question was adjusted during the course of the study based on new insights. Such iterative processes are typical in qualitative research (Grønmo, 2023). The reason for this adjustment lies in the way the interview guide was initially designed. It paid considerable attention to topics such as the nature of social networks and the pathways through which economic outcomes were achieved— factors that were briefly mentioned but not extensively elaborated upon in the theoretical framework. Although these themes were initially intended to serve as contextual background, they eventually became more central to the research. As a result, the research was broadened, and the main research question was revised in a later phase of the study.

Additionally, the sub-questions of the thesis project were formulated at a later stage of the research process. When the interviews were designed, key themes from the literature were already incorporated, but they had not yet been translated into specific sub-questions. It was only during the data analysis phase that the structure of the results chapter was determined,

and out of each section, a particular sub-question was formed. Ultimately, the sub-questions aligned with the central themes that had already been identified at the outset.

Respondent Selection and Data Collection

The respondents were recruited using typical case sampling, meaning they were selected based on a specific characteristic (Patton, 2015), in this case, being second-generation Moroccan-Dutch individuals. In this research, the second generation was defined as 'Moroccan-Dutchs both of whose parents were born in Morocco and who were themselves born in the Netherlands or migrated to the Netherlands before the age of 12', following the example of (Rumbaut, 2004). Recruitment took place through the personal network, via snowball sampling, in which case current respondents led to new participants (Hay & Cope, 2021), and through social media channels such as LinkedIn. In total, twelve respondents were interviewed, of which only ten interviews were usable for this study. The audio recordings of the remaining two interviews were unfortunately unusable.

The respondents were between 32 and 53 years old. They were spread out across the country, with the majority residing in the Randstad, two respondents living in Flevoland, and one in Brabant. All respondents' parents were born in Morocco. Six respondents were born in Morocco and migrated to the Netherlands at a young age, while four were born in the Netherlands. These general demographic details were collected at the beginning of each interview.

Most of the interviews were conducted online, via Zoom and Microsoft Teams, due to the geographical spread of the respondents. One interview was conducted in person. The interviews were carried out in the early phase of the research project and took approximately three weeks to complete.

Data Analysis

With the consent of the participants, the interviews were audio-recorded to ensure that no details would be lost during data analysis (Hay & Cope, 2021). It was emphasized during the interviews that data would be used anonymously and that recordings were deleted after data was analysed. After the interviews were conducted, they were transcribed and coded using Atlas.ti to identify key themes and patterns (Hay & Cope, 2021).

The analysis began with open coding, which allowed general themes and broader patterns to emerge from the data. This was followed by axial coding, where the initial codes were grouped into broader categories. However, coding is an iterative process in which open and axial coding often occur simultaneously (Hay & Cope, 2021), which was also the case in this study. During the coding process, broader codes and code-categories were developed from the initial codes, while at the same time space was left for the emergence of new codes. When connections were found between several of these new codes, new categories were created. Additionally, throughout the coding process, codes and categories were frequently merged, removed, or added as new insights were gained.

Reflexivity and Positionality

Throughout the interview process, critical reflection on the research process was continuously applied, a practice known as reflexivity (Hay & Cope, 2021). Reflexivity requires the

researcher to be aware of their own positionality: the role and stance they occupy within the research process. Personal characteristics and social backgrounds, such as age, ethnicity, gender, and nationality can influence both the data collected and its interpretation. Recognizing this influence is essential, as the researcher's perspective is never entirely neutral and can subtly steer the research process and its outcomes (Keesman, 2024).

The fact that the researcher does not have a Moroccan-Dutch background required a respectful and sensible approach. As a result, for example, questions about the ethnic background of network contacts were at times omitted from the interviews due to their potentially sensitive nature. Furthermore, the researcher actively strived to maintain an open and unbiased attitude throughout the research. It was explicitly communicated to the respondents that all data would be handled confidentially and anonymously, and that the researcher was aware that some questions might be experienced as sensitive. Respondents were always given the opportunity to skip questions if they felt uncomfortable answering them.

3.2 Elaboration per Sub-Question

In this section is elaborated on how each of the four sub-questions was answered, using semi-structured interviews and inductive data-analysis.

The first sub-question is as follows:

How can the social networks of second-generation Moroccan-Dutch individuals be described?

Following the framework of Claridge (2018), this study distinguishes between **close network contacts**, **broader network contacts**, and **contacts within formal institutions** when describing the respondents' social networks. Although this research specifically focused on social capital, the interviews included questions aimed at mapping respondents' social networks, in order to identify the forms of social capital they derived from them. However, it was only the closest network that was explored through the interviews, as it was considered impossible for respondents to map their entire social network.

The interviews primarily included questions about **family and close friendship relations**, which, according to Claridge (2018), represent the closest network ties. The focus was on the composition of these networks, the frequency of contact, and physical proximity in order to assess the closeness of these relationships, which Laurence (2013) indicated as important determinants of an individual's social network.

Broader network relations, such as acquaintances and contacts within formal institutions, were not explicitly addressed in the interviews but were discussed in terms of their possible effect on the respondents' economic outcomes. The broader network contacts could eventually be explored through the data analysis. Acquaintances mainly included colleagues, organized networks, and social media contacts. Since the respondents did not report any experiences where contacts within formal institutions affected their economic outcomes, it remains unclear whether such contacts existed in their networks.

Finally, this study paid specific attention to the **ethnic diversity** within the respondents' friendship networks, based on Gërxhani and Kosyakova (2022), who argue that people with a

migration background typically have ethnically homogeneous networks. The interviews included questions about the ethnic composition of the respondents' friendship networks. The analysis was deliberately limited to friendships, as it was considered unfeasible to ask respondents to reflect on the ethnic background of their entire network. In addition, respondents were asked whether their interactions with Moroccan-Dutch individuals differed from those with people from other backgrounds. This was intended to explore whether differences in social interaction might help explain the potential ethnic homogeneity of their networks.

The second sub-question is as follows:

What forms of individual social capital do second-generation Moroccan-Dutch individuals possess?

Although the primary focus of this study was on identifying individual social capital in relation to the improvement of economic outcomes, several interview questions were included to obtain a general overview of the respondents' social capital. This study distinguished between three forms of social capital, based on the theoretical framework: **bonding social capital**, which refers to **close-knit networks** (Claridge, 2018); **bridging social capital**, which refers to **weaker ties** that bridge structural gaps (Granovetter, 1973; Burt, 2001); and **linking social capital**, which refers to **relationships with people in formal institutions** (Khalil, Jacobs & McKenna, 2021; Lancee, 2010; Izmen, 2018).

The respondents' primary source of bonding social capital was explored by asking who they would turn to first for support when facing an important problem. In addition, some respondents were asked whether they would seek support from people outside their immediate, close-knit network, to explore potential sources of bridging social capital. However, the initial interviews revealed that respondents were generally reluctant to seek help, which led to this question being omitted in subsequent interviews. As a result, bridging social capital was not directly explored in most interviews, but was instead identified during the data analysis. Since respondents did not report experiences with linking social capital in relation to their economic outcomes, and no evidence of linking social capital emerged during data analysis, it remains unclear whether respondents possessed this form of social capital.

The respondents' indication that they were generally reluctant to ask for help led to the identification of another important theme: **independence**. During the analysis, particular attention was paid to two aspects: experienced independence and the desire to be independent. This theme was included in the further analysis, as independence may influence the extent to which individuals activate their social capital.

In this study, bonding and bridging social capital were further subdivided into **structural social capital**, which refers to the actual possession and use of social capital (Lin, 2001), and **cognitive social capital**, which relates to trust in and expectations of that social capital (Poortinga, 2006). The interview questions concerning general social capital did not explicitly distinguish between structural and cognitive elements; however, during the data analysis, structural findings were supplemented with respondents' cognitive perceptions of their social capital.

Another subdivision can be made between co-ethnic and interethnic forms of social capital (Lancee, 2012). The **ethnic background** of social capital was not explicitly addressed during

the interviews, as it was anticipated that such questions might be considered sensitive. Therefore, it was deliberately decided to leave space for respondents to spontaneously mention ethnic backgrounds if they wished to do so. Where possible, the data analysis later provided a more precise indication of the ethnic background of respondents' social capital.

The third sub-question is as follows:

How can the economic outcomes of second-generation Moroccan-Dutch individuals be described?

Previous research has shown that social capital can help people with a migration background improve their economic outcomes (e.g., Drever & Hoffmeister, 2008; Kindler & Ratcheva, 2014; Van Meeteren, Engbersen & Van San, 2009; Zhang et al., 2024). In order to investigate this relationship, this sub-question focused on mapping the **achievement of the respondents' economic outcomes**, so that in a later stage it could be analyzed at which points social capital may have played a role.

The interviews included questions about the respondents' **educational and career trajectories**, supplemented with questions about possible side activities and their level of **satisfaction with their current work situation**. The latter was included to gain insight into the respondents' satisfaction with their economic outcomes. Throughout the interviews, respondents described various **obstacles in their educational and career development** that were relevant to their economic advancement and were therefore included in the further analysis. One repeatedly mentioned obstacle was **institutional racism**.

Another theme that emerged during the interviews was **trust in financial support from the government**. This topic was not explicitly addressed in the interviews but arose from questions aimed at exploring linking social capital. The responses to these questions did not reveal concrete examples of linking social capital. Instead, respondents largely interpreted these questions as relating to their trust in financial support systems provided by the government, likely influenced by the way the questions were phrased. The phrasing was intentionally left unchanged, as this alternative interpretation provided valuable insights into the respondents' trust in the social safety net.

The fourth sub-question is as follows:

How do different forms of individual social capital affect the economic outcomes of second-generation Moroccan-Dutch individuals?

In examining the effects of social capital on the respondents' economic outcomes, this study distinguished between three types of social capital: **bonding, bridging, and linking social capital.** As explained in the operationalization of the second sub-question, the respondents appeared not to possess of linking social capital that could contribute to their economic outcomes, therefore, here it is only described how the role of bonding and bridging social capital were explored.

The interviews addressed both the actual role that different forms of social capital had played in shaping respondents' economic outcomes and the trust and expectations respondents had regarding this role. For all three types of social capital, bonding, bridging, and linking, the same set of two questions was asked, resulting in six questions in total (summarized here):

- *Have you ever found a job, been promoted, or received a higher salary through family and friends / an acquaintance / someone at a formal institution?*
- *Do you think that family and friends / acquaintances / people at formal institutions would help you find a job, get promoted, or earn a higher salary?*

Through these questions, the different forms of social capital were mindfully divided into **structural and cognitive aspects**. Structural social capital was assessed by exploring concrete situations in which respondents' social networks had positively contributed to their economic outcomes, through the formation of social capital. Cognitive social capital, on the other hand, was examined by asking respondents about the extent to which they expected and trusted that their social networks could or would help them improve their economic situation. It is important to note that while the interview questions focused on the role of respondents' social networks, they were meant to measure the relationship between social capital and economic outcomes. In this mechanism, social networks affect economic outcomes, through the process of social capital formation.

The decision to ask questions about **family and friends** for bonding social capital was based on the literature, which identifies these as the closest social ties and the primary source of social capital (Claridge, 2018). For bridging social capital, the focus was on **acquaintances**, as the literature emphasizes the importance of 'weak ties' for this type of social capital (Burt, 2001; Granovetter, 1973). Linking social capital was studied by asking questions about **personal connections in formal institutions**, in line with the definition of Ager and Strang (2008).

The determinants of economic outcomes used in the interviews—**finding employment, being promoted, and receiving a higher salary**—were selected based on previous studies that link social capital to improved economic outcomes for people with a migration background (e.g., Kindler & Ratcheva, 2014). These studies frequently cite employment, upward occupational mobility, and wage increases as key indicators of economic advancement (e.g., Drever & Hoffmeister, 2008; Van Meeteren, Engbersen & Van San, 2009; Zhang et al., 2024).

The literature also suggests that the **ethnic background** of social capital may be relevant for the extent to which it can improve economic outcomes, as co-ethnic and interethnic social capital both affect economic outcomes differently (Lancee, 2012). Due to the potential sensitivity of this topic, the interviews did not explicitly ask about the ethnic background of relevant network contacts. However, during data analysis, it was possible to identify the ethnic background of bonding social capital that was relevant for the economic outcomes. For bridging social capital, this was not the case. Given the importance of this question for the study, a follow-up email was sent to respondents. In this email, the situation they had described in which bridging social capital played a role in the improvement of their economic outcomes was briefly summarized, followed by a question about the ethnic background of the person who had provided support.

Additionally, the literature distinguishes between the role of **horizontal and vertical bridging social capital** in relation to economic outcomes. Horizontal bridging occurs between individuals of similar hierarchical status, while vertical bridging refers to relationships that cross differences in power, wealth, or influence (Szreter & Woolcock, 2004; Evans & Syrett, 2007). During the data analysis, each instance where bridging social capital played a role was assessed to determine whether it involved horizontal or vertical bridging.

Moreover, the interview data revealed that many respondents were highly **independent in achieving their economic outcomes** and placed significant **value on this independence.** These findings were included in the results chapter, as choosing independence over the use of social capital may have implications for one's economic outcomes.

4. Results

The results chapter is divided into four sections. The first section describes respondents' social networks, which consist of closer network ties, formed by family and friends, and broader network ties, formed by acquaintances, work relationships, organised networks and social media contacts. The second section discusses the general social capital that is derived from these networks and the ethnic background of the network connections providing this general social capital. The third section outlines their economic outcomes by looking at education, career trajectories, obstacles that were encountered, job satisfaction, the financial situation and trust in the social safety net. The fourth section examines how both bonding and bridging social capital have influenced economic outcomes, going into structural and cognitive elements of social capital, as well as into the ethnic background of the connections from which social capital was derived.

4.1 Respondents' Social Networks

Respondents' social networks were found to consist of both close connections within the inner circle and broader connections with contacts outside the inner circle.

Close Network Contacts

The networks within the inner circle were studied by looking at family and close friendships.

Family Networks

Size of the Family

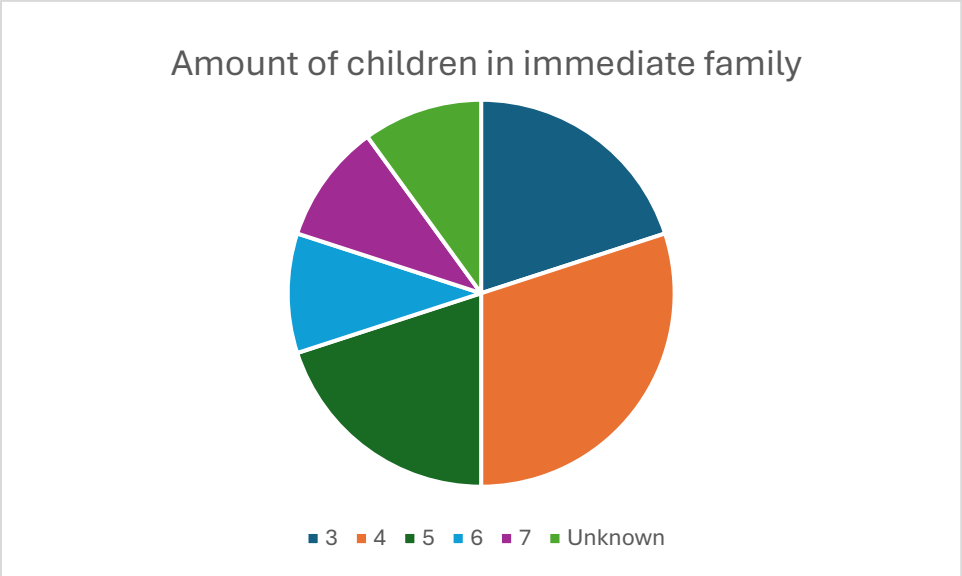
Six respondents stated that they have a large family. Some even reported having such a large family that they do not know all of their relatives, as was captured in the following quote:

> "Maar de familie is zo groot, dat ik een gedeelte van mijn familie niet eens ken." [But the family is so large that I do not even know part of my family.] (respondent 3).

However, the perception of family size appears to be subjective. Two brothers that were interviewed interviewed provided different answers: one considered his family to be small, while the other described it as large. The respondents themselves come from families with between three and seven children, with four-child families being the most common.

Figure 4.1

Amount of Children in Immediate Family



Although the interviews did not explicitly ask about the partners' backgrounds, six respondents did mention whether they have a partner. Two respondents have a partner with a fully Dutch background partner and moved to the Netherlands because of this relationship. One respondent has a Russian partner, another has a partner whose background was not specified, and two respondents are single.

Geographical Location

Eight respondents have family members living both in the Netherlands and in Morocco. The geographical distribution of these family members varies per person. Among these eight, four have an equal number of relatives in the Netherlands and Morocco, while two have more family in the Netherlands and two have more family in Morocco. Additionally, four respondents have family members living in countries other than the Netherlands or Morocco, both within and outside of Europe.

For the majority of these respondents, their entire immediate family—meaning their parents and siblings—resides in the Netherlands. For two respondents (the two brothers), the immediate family is divided between the Netherlands and Morocco. Following a divorce, one of their parents moved back to Morocco. Another respondent's immediate family largely resides in the Netherlands, although one sister has moved to Paris. Based on these findings, it can be stated that family members living outside the Netherlands generally belong to the extended family, rather than the immediate family.

There are two respondents without any family in the Netherlands, aside from the families they have established themselves. These two respondents do not fit the common pattern in which part of the family lives in the Netherlands and part in Morocco. For one of them, the entire family still lives in Morocco, except for a sister who has moved to New York. The other respondent's entire family lives in Spain, having moved there from Morocco, meaning he no longer has family in Morocco.

Contact with Family and Closeness of Family Ties

For this section, data from nine respondents is available. Where specific numbers are mentioned, they refer to these nine respondents instead of the total of ten used in the other results. Five respondents see their family in the Netherlands on a weekly basis, though the specific family members they see vary from time to time. One of them sees part of her family even on a daily basis. In this study, weekly contact is regarded as an indicator of close family ties. One respondent has such a close relationship with certain family members that he also considers them friends.

There are also respondents who have less frequent contact with their family, which may indicate weaker family bonds. One respondent primarily has digital contact with family members because they live far apart. Another respondent deliberately tries to see his family as little as possible.

Five of the seven respondents for whom the topic was discussed also maintain contact with family members in Morocco. They do not actively visit each other, but when they are nearby, they make an effort to stop by. Some respondents (two) reported having online contact in the meantime, for example through social media or by calling on important holidays, though others (one) do not maintain contact in between visits. One respondent deliberately seeks out his family in Morocco: once a year, they meet with the entire family in Morocco. Apart from the two respondents who actively maintain digital contact, the ties with family members in Morocco do not appear to be particularly close. For example, one respondent who does visit his family explained that, because he came to the Netherlands at a young age, he does not feel closely connected to his family. As he put it:

> "Weet je, ik ben als klein kind hiernaartoe gekomen en ik ben niet met die lui opgegroeid. (…) En dan zeggen ze van: 'Ja, dit is je tante. (…) Maar je kunt net zo goed zeggen van, dit is de vrouw die ijsjes verkoopt.'" [You know, I came here as a little kid and I didn't grow up with those people. (…) And then they say: 'Yes, this is your aunt. (…) But you might just as well say this is the woman who sells ice cream.'] (respondent 6).

Four of the nine respondents also have family living outside both the Netherlands and Morocco. As with the family members in Morocco, contact with these relatives is sporadic and sometimes even less frequent. However, one respondent maintains more active contact with these family members, just as he does with his relatives in Morocco: they speak on the phone during important holidays. Another respondent has no contact at all with her family living in other countries. Two respondents see these relatives every few months. For most respondents who have family outside the Netherlands and Morocco, there is some degree of connectedness. They actively maintain online contact, or they meet every few months. Considering the geographical distance, this can be seen as a sign of continued family involvement.

Friendship Networks

Description of Friendships

Although respondents were not asked to describe all of their friendships, an effort was made to map out their most important and closest friendships. In most cases, this concerned a small but meaningful group of people with whom they regularly interacted. Three respondents

mentioned that they had been close friends with these individuals for approximately twenty years. One respondent indicated that he had only one true friend in the Netherlands, with his other friends living abroad, though he regularly calls them.

Six respondents stated that, in addition to their closest friendships, they also have a broader circle of friends. In these cases, there is a social structure in which a small core of close friends is surrounded by a broader group of meaningful friendships. This was illustrated by one respondent as follows:

> "Ik heb een Marokkaanse vriend hier in Nederland, één of twee. Maar [ik heb ook] ex-collega's die vrienden beginnen te worden." [I have a Moroccan friend here in the Netherlands, one or two. But I also have former colleagues who are starting to become friends.] (respondent 1).

Besides this respondent, four other respondents also echoed this sentiment about having friendships formed at work. Several respondents specifically mentioned friendships with former colleagues, both within their closest circle and their broader circle of friends. One respondent had been assigned a mentor at work, who later became a good friend. Two respondents (respondent 1 and respondent 10) are former colleagues who have since become friends.

The activities respondents engaged in with friends included sports, dining together, and participating in cultural activities. Contact frequency varied from weekly to monthly. Three respondents mentioned that they see their friends less often than they would like, due to busy schedules or long distances. In such cases, they maintain regular phone contact.

Ethnic Diversity of Friendships

Respondents were asked whether most of their friends had a Moroccan background or whether they also had friends from other backgrounds. Four respondents answered that they had both Moroccan friends and friends from other backgrounds, but they did not further specify these other backgrounds. One respondent reported having only one Moroccan friend in the Netherlands and many friends abroad, but the backgrounds of these friends remain unknown.

It was established that eight respondents had an ethnically diverse social network, meaning that they had friends from various backgrounds. Four respondents explicitly mentioned having friends from at least three different backgrounds, as the following quote illustrates:

> "Van de 20 mensen die ik ken is 70-80% hindoestaans. Ik heb natuurlijk ook die persoon die mij heeft opgeleid, die is dan wel Nederlands (…). Ik heb een Indonesische vriend, vriend uit Kaapverdië." [Of the 20 people I know, 70-80% are of Hindustani background. I also have the person who trained me, who is Dutch (…). I have an Indonesian friend, and a friend from Cape Verde.] (respondent 2).

Two of these respondents have Dutch friends, Moroccan friends, and friends from other backgrounds.

With the exception of one respondent, all have friends with a Moroccan-Dutch background. However, none of the respondents predominantly has Moroccan friends. Four respondents

stated that their closest friendships are with other people of Moroccan background. One of them described this as follows:

"Ik heb best wel een gemêleerde vriendenkring. Het [zijn] niet alleen maar Marokkaanse Nederlanders, maar [met mensen van andere achtergronden] (…) zijn [het] ook wat minder intensieve contacten. (…) Dat zijn niet echt beste vrienden of echt de hele close relaties." [I have quite a diverse group of friends. It's not just Moroccan-Dutch people, but with people from other backgrounds (…) those contacts are also less intense. (…) They are not really best friends or really very close relationships.] (respondent 9).

Two respondents reported having Dutch friends, of whom only one has mainly Dutch friends. Four respondents indicated that they do not have any Dutch friends, although two of them have Dutch partners.

In addition to the Netherlands and Morocco, respondents mentioned various other nationalities among their friends: within Europe, for example, Italy and France, and outside Europe, countries such as Colombia, Ethiopia, and Indonesia. Half of the respondents have friends with a background other than Dutch or Moroccan. One respondent has mainly friends with a Hindustani background.

Feeling of Connectedness to People from Varying Ethnic Backgrounds

In general, respondents expressed that they notice a clear difference in their interactions with people of Moroccan-Dutch background compared to people from other ethnic backgrounds, automatically feeling more connected to the former. They noted how shared background, shared culture, and a similar worldview create a bond, making it easier to discuss sensitive issues as there is automatically more mutual understanding. During one of the interviews, this was voiced as such:

"Dat je aan één woord genoeg hebt." [That just one word is enough.] (respondent 7).

Language also plays an important role in the feeling of connectedness. Two respondents appreciated being able to speak Moroccan Arabic or Berber with their friends, which one of them explained as such:

"Als twee Berbers praten, dan is dat een hele andere energie, hele andere grapjes. (…) En omdat [de] familie vaak een beetje hetzelfde is als mijn familie, heb je van die typische herkenning. Als het over eten gaat, weet je wel, dezelfde gerechten." [When two Berbers talk, the energy is completely different, completely different jokes. (…) And because their family is often quite similar to my family, you get those typical moments of recognition. When it's about food, you know, the same dishes.] (respondent 6).

Two respondents mentioned that social cohesion is stronger among people with a Moroccan background, who are generally more relationship-oriented and more willing to offer help.

Nevertheless, two respondents experienced disadvantages when interacting with other Moroccan-Dutch people. They found it more difficult to express themselves, felt that people often did not keep their agreements, and in one case, a respondent's preference for men made it difficult for him to form friendships with other Moroccan-Dutch individuals. Four respondents explicitly stated that they could not generalize, and that their answers were based

solely on their own experiences. One respondent also emphasized that cultural differences exist among Moroccan-Dutch people themselves, depending on their region of origin.

Two respondents indicated that, in addition to the shared Moroccan background, a shared Islamic background is also important for building connections, which was captured in the following remark:

"Je groeit op met (…) hele goede Nederlandse vrienden. Maar zodra je in de puberteit komt, dan gaat iedereen zijn eigen richting op, (…) als moslim gedraag je je toch anders in sociale kringen en er zijn een paar dingen die je niet doet. Ja, en dat klikt gewoon niet meer." [You grow up with (…) very good Dutch friends. But when you reach puberty, everyone goes their own way (…) as a Muslim, you behave differently in social circles and there are certain things you simply do not do. Yes, and that just no longer clicks.] (respondent 3).

Two respondents also felt connected to other, non-Dutch cultures. One found that he connects more easily with people from Southern Europe than from Northern Europe, and another particularly identified with people who also have a religious background, even if they are not Muslim.

While three respondents believed that cultural differences make it harder to build connections with Dutch people, one respondent also mentioned that prejudices held by Dutch people about Moroccan-Dutch individuals create distance. The existence of such prejudices was acknowledged by half of the respondents. One respondent explained that he does not consider his wife's Dutch friends to be his own friends because they hold various prejudices about Moroccans.

Broader Network Contacts

Beyond the inner circle, all respondents also maintained broader network ties, mainly consisting of acquaintances, work relationships, organised networks and social media contacts. Half of the respondents reported having not only individual acquaintances but also organized networks of acquaintances outside their circle of friends. These included a men's society, a network of acquaintances from the equestrian community, people who attend the same events, and a Moroccan volunteer organization. Another respondent is part of a WhatsApp group with Moroccan women she met during an organized trip. In this WhatsApp group, members regularly post calls for both emotional and financial support, and they will be traveling together again this year. She is also connected to a diversity network that helps people of color find employment.

Work relationships were part of the social network for almost all respondents. These include colleagues, supervisors, clients, and mentors. Whereas for half of the respondents these work relationships developed into friendships, for the other half they are part of their broader network of acquaintances.

In addition to individual acquaintances, organized networks, and work-related contacts, five respondents also considered social media contacts via platforms such as BlueSky, Facebook, and LinkedIn to be part of their broader social network.

4.2 Respondents' Social Capital

Which forms of social capital were derived from the respondents' social networks is discussed in this section. Overall, the interviews revealed three general patterns related to general social capital. First, half of the respondents indicated that they tend to solve problems independently rather than ask for help; they experience asking for help as a burden to the people around them. One of them said:

> "Mijn vrienden, die probeer ik daar niet mee te belasten, nee." [My friends, I try not to burden them with that, no.] (respondent 2).

Second, the interviews confirmed the fluid and subjective nature of social capital. Bonding and bridging social capital were not always easy to categorize based on the respondent's description of a relationship. During the data analysis, it was assumed that family and friends provide bonding social capital, while acquaintances provide bridging social capital. However, some respondents described connections with people from their wider acquaintance network from whom they received deep emotional support. This shows that the theoretical distinction can blur in practice. Additionally, whether someone derives bonding or bridging social capital from a relationship can change over time. For example, several respondents mentioned (former) colleagues with whom they have now developed close friendships. It is possible that these relationships initially provided bridging social capital but now constitute bonding social capital.

Third, most respondents did not consider a person's background relevant for social capital, although this was only explicitly mentioned by two respondents. One of them said:

> "Kijk, op het moment dat iemand vastloopt of wat dan ook, dan help je elkaar. En welke afkomst is dan niet zo relevant voor mij." [Look, when someone is stuck or whatever, you help each other. And their background is not really relevant to me.] (respondent 4).

All respondents possessed both bonding and bridging social capital, primarily derived from co-ethnic ties, although this conclusion is based on limited evidence.

Bonding Social Capital

Bonding social capital arises from close relationships with family, partners, and friends. Although half of the respondents indicated that they prefer to solve problems independently, each respondent mentioned at least one person they would turn to first for help. The responses varied: three respondents would first turn to their family, three considered friends and family equally important, and two would first ask their closest friends for help. Additionally, one respondent would primarily turn to his partner, and one would first seek help from his partner's parents.

Respondents generally indicated that bonding social capital primarily provides emotional support, for example by enabling them to talk openly and share personal issues. One of them explained:

> "Hulp is voor mij dat ik mijn hart kan luchten, dat ik iets kwijt kan." [Help, for me, is being able to speak my mind, to get something off my chest.] (respondent 5).

For the remaining three respondents, support from their close network was more practical in nature, for example in the form of financial assistance (which is further discussed in Chapter 4.1).

In several cases, the person they would turn to depended on the type of problem. Family would be asked for practical help, while friends would be approached for personal issues. Two respondents explicitly stated that friendships go deeper than family ties because friendships are consciously chosen. Another respondent emphasized the automatic support within the family as follows:

> "Het is misschien ook iets van de Marokkaanse cultuur. (…) we kunnen altijd op elkaar rekenen. Als in de zin van, ik moet ergens slapen, ik moet eten of ik heb geld nodig. We zijn er wel altijd voor elkaar op die manier." [It might also be something from Moroccan culture. (…) We can always count on each other. Like, if I need a place to sleep, if I need food or money, we are always there for each other in that way.] (respondent 8).

In general, respondents stated that the background of the person they would ask for help is not relevant. However, half of the respondents primarily derive bonding social capital from people of the same ethnicity: in three cases this referred to family members, and in two cases to a best friend with a Moroccan-Dutch background.

Bridging Social Capital

As broader networks mentioned in section 1.2 were primarily discussed in relation to the respondents' economic outcomes, respondents did not elaborate much on the general social capital they derived from these wider networks. Nevertheless, two examples illustrate respondents' general bridging social capital use.

Firstly, a participant described how meeting Moroccan-Dutch people at gatherings — not close friends, but familiar faces — provided her with emotional support through conversation. Moreover, financial and emotional support was exchanged in a WhatsApp group consisting of Moroccan-Dutch women, as described by another respondent:

> "Mensen vragen om (…) een doua, hè, dus een smeekbede doen voor iemand. Omdat 'ie door een moeilijke tijd gaat of omdat er iets is. Of er wordt een... (…) steunbetuiging [uitgesproken] voor iets of iemand wil [iets] delen, het kan van alles zijn." [People ask for (…) a doua, right, which is a prayer for someone. Because they are going through a difficult time or because something is happening. Or there is a… (…) message of support [expressed] for something or someone wants to share something, it can be anything.] (respondent 9).

Additionally, someone mentioned that when he asks acquaintances in Morocco for help, he always receives support, either directly from them or through people they know. This made him realize that people with a Moroccan background tend to be more relationship-driven and helpful than those with a Dutch background.

Although the examples are limited, they suggest that respondents derive not only bonding but also bridging social capital mainly from people with a Moroccan-Dutch background. While Chapter 1 showed that social networks are ethnically mixed and that Moroccan-Dutch friendships do not form the majority, the findings on bonding and bridging social capital

indicate that respondents primarily rely on co-ethnic relationships for social support and resources.

4.3 Respondents' Economic Outcomes

The economic outcomes were assessed by examining respondents' educational backgrounds and current employment, as well as their career trajectories, satisfaction with working conditions, financial situation, and the obstacles they encountered along the way—of which institutional racism emerged as the most significant. Finally, their trust in financial support from the government was also considered.

Respondents' Education and Current Employment

The respondents pursued various educational paths, ranging from higher professional education (HBO) to university degrees. Six respondents hold a university degree, three completed HBO programs, and one respondent did not finish their HBO studies. Fields of study included financial economics, history, law, sociology, and computer science. Their current positions span several sectors: three respondents work in IT, while the others are employed in sectors such as finance, consulting and policy, journalism, and education. All respondents work in higher-level positions, typically at HBO or university level. See Table x.x for an overview of each respondent's education and current job.

Table 4.1

Education and Current Job per Respondent

Respondent	Education	Current job
Respondent 1	Hospitality / Hotel Management	Technical Position in the Hospitality Sector
Respondent 2	Humanistic Studies (Bachelor's degree only)	Entrepreneur: IT Consulting and Development
Respondent 3	Financial economics	Investment Strategist (Banking)
Respondent 4	Social Work *(*Dutch: *Cultureel Maatschappelijke Vorming*)	Innovation Officer at a Youth Welfare Organization
Respondent 5	Law	Policy Advisor at the Ministry of Education
Respondent 6	Sociology and Public Administration	Journalist, Writer, and Advisor for Natural History Museums
Respondent 7	History (PhD)	University Lecturer and Researcher on Moroccan Migration History at Leiden University

Respondent 8	Physiotherapy (not completed)	Recruiter in Digital Security
Respondent 9	Arabic Language and Science	Policy advisor for Inclusion and Diversity in Healthcare
Respondent 10	Computer Science	Technical Position in the Hospitality Sector, Show Jumper

Respondents' Career Paths

The respondents' career paths show considerable variation in both sector and development trajectory. Roughly three patterns can be distinguished: progression within a specific field or sector, performing similar roles across different organizations, and a more fragmented path with various roles without a clear growth trajectory. This classification is based on the main lines of their careers; occasional exceptions, such as a promotion or role change, do not exclude respondents from an overarching pattern.

Five respondents advanced within their sector or field, for example, by moving from operational roles to specialist or policy positions, or by progressing to higher positions through mentoring and self-study. This group demonstrates clear signs of vertical mobility.

Three respondents remained at a similar level but switched between organizations or subfields. This reflects horizontal mobility within their professional domain, where the nature of their work remained largely the same while the organisational context changed.

The remaining three respondents have more fragmented careers, with positions in various sectors such as retail, consultancy, politics, and the creative industries. Although there is no clear growth trajectory in these cases, this does not exclude the possibility of financial or professional advancement.

In addition to their primary careers, four respondents are involved in secondary activities, such as freelance work, board positions, or income from sports.

Satisfaction with Working Conditions and Financial Situation

Although almost all respondents were satisfied with their working conditions, two respondents mentioned that they experience a high workload, and one respondent reported not enjoying his work, as it does not allow him to express his creativity—he is therefore looking for a different job. None of the respondents face financial insecurity; all have paid work and seem satisfied with their financial situation.

Career Obstacles

Several respondents indicated that they encountered obstacles during their careers. One respondent was laid off when the Booking.com office where he worked was closed. Although he was offered a position at another location, he chose to accept a financial settlement and search for a new job elsewhere. Another respondent struggled to find suitable employment with his completed bachelor's degree in humanistic studies. After working in positions below his level, he decided to retrain for the IT sector through self-study. With the help of an experienced colleague, he progressed and eventually chose to work as a freelancer, partly for

tax advantages. A third respondent experienced burnout due to high workload but is now gradually returning to work. Finally, one respondent explicitly described the difficulties he faced in building a career after arriving in the Netherlands. His previous work as a horse trainer was not financially viable in the Netherlands, forcing him to pursue a different path. Drawing on his background in computer science, he eventually secured a position in the IT sector, which has provided him with economic stability.

Institutional Racism

One obstacle was considered so significant for Moroccan-Dutch individuals that it warrants a separate section. Four respondents stated that institutional racism is present both in the labour market and in the workplace: people with a migration background are systematically treated unequally and must prove themselves more. Three of these respondents reported experiencing this personally.

Two respondents indicated that they felt they had to work harder within Dutch organizations to receive the same recognition as people without a migration background. One of them felt that he was not trusted based on his professional abilities due to his background, which structurally limited his opportunities for advancement. He articulated this as follows:

> "In een Nederlandse organisatie zie je wel duidelijk dat je echt twee keer harder moet rennen." [In a Dutch organization, you can clearly see that you really have to run twice as fast.] (respondent 3).

The other respondent recognized this feeling but also had experiences with institutional racism on the labour market, during job searches. In two separate cases, he was underestimated by potential employers because of his background. For example, in a job interview at a government agency, he was approached in a disrespectful and arrogant manner; despite his strong CV, the interviewer was surprised that he had previously held a high-level position. In another case, he was only invited for an interview after an acquaintance contacted the organization on his behalf, even though he had been previously rejected. Both respondents eventually chose to work in international or culturally diverse organizations where they feel they are assessed purely on their performance, without their background playing a role.

A third respondent, like the second, had experiences with institutional racism both in the workplace and on the labour market, during job applications, although for her this had different consequences. She explained that she was denied a pay raise because her employer, without any concrete reason, assumed she would not spend her money in the Netherlands and therefore did not deserve a higher salary. She was also denied participation in an expensive course, while colleagues with less relevance to their role were allowed to follow similar training. These negative experiences led her to struggle with internalized prejudice, which she believes is related to both her ethnic background and her position as a woman. Out of fear of being negatively judged, she adopts a modest and cautious approach both in her work and when applying for jobs.

Trust in Financial Support from the Government

Due to their financial stability, none of the respondents currently receive financial support from the government. However, six of them indicated that they believe they would be able to rely on government support if needed. One respondent, however, explained that in the past he deliberately presented himself differently when interacting with government bodies or local

authorities, out of fear that his background as a Moroccan Muslim might limit his chances of receiving support:

"En toen dacht ik: 'Als ik nu (…) [mijn eigen naam gebruik] door de telefoon, dan zou het wel eens kunnen zijn dat ik één of andere rechtse bal aan de andere kant heb die mij dan met een kluitje in het riet stuurt.'" [And then I thought: 'If I now (…) use my own name over the phone, I might get some right-wing guy on the other end who just brushes me off.'] (respondent 6).

Another respondent still doubts whether she would receive the same level of assistance as others, due to her background; she believes that not everyone within government organizations is equally sensitive to diversity. Additionally, one respondent, whose parents did receive financial support from the government when he was younger, expressed doubt whether the same level of support would still be available today:

"Nu is iedereen gewoon langer op zichzelf aangewezen en zoekt het maar uit. Dat is meer hoe de samenleving zich (…) heeft ontwikkeld." [Nowadays everyone is left to manage on their own for longer, and they just have to figure it out. That's more how society has (…) developed.] (respondent 3).

4.4 The Effect of Social Capital on Economic Outcomes

In this section, the effect of social capital on economic outcomes is explored for both bonding and bridging social capital. For each, attention is paid to the ethnic background of the social capital, as well as to its structural and cognitive dimensions—the latter examined as respondents' trust in social capital to improve their economic outcomes.

The Effect of Bonding Social Capital on Economic Outcomes

Bonding social capital improved economic outcomes through assistance in finding a job and through financial support. There are five respondents who utilized bonding social capital in the process of finding a job. The source of this bonding social capital varied: for two respondents, it was a family member; for another, it was their partner; another received support from their best friend; and another respondent received help from both friends and family. In three of these cases, it involved co-ethnical bonding (two family members, one friend): the support came from someone with a Moroccan-Dutch background. In one case, it involved interethnic bonding, the support came from someone with a Dutch background, and in another case, the background was unknown.

Whereas one respondent was directly helped by a family member in securing a job, the other four received indirect support that assisted them during their job search. For two of them, the support was in the form of advice: to start looking for a job and to use their network in the job search. Two others received support in the job search process in the form of finding vacancies, reviewing application letters, and providing contacts who could help the respondent find a job.

Financial Support

The fact that a respondent received financial support from their partner's parents, illustrates how bonding social capital can directly contribute to economic outcomes. In addition, half of

the respondents expressed confidence that they would receive financial support through bonding social capital if needed. When facing financial difficulties, three said they would turn to their family, while two would consider either family or friends. On a cognitive level, this potential reliance on family highlights the importance of co-ethnic ties for respondents' economic outcomes.

Trust in Bonding Social Capital

Of the five respondents who used bonding social capital to improve their position, three trust that they could rely on this bonding social capital in the future, which is an expression of cognitive social capital. Another respondent, who previously obtained a job through bonding social capital, believes that this would not be possible in the future, as he no longer has friends or family in his current field of work.

Additionally, three respondents who did not use bonding social capital in the past to improve their economic outcomes believe that they have friends who could help them economically through bonding social capital. One respondent has never used bonding social capital to benefit their economic outcomes and does not believe this would be a possibility.

The Effect of Bridging Social Capital on Economic Outcomes

Bridging social capital has had a significant impact on the economic outcomes of most respondents. This influence manifested in various ways. The majority of respondents used bridging social capital to find a job. Additionally, some respondents received indirect assistance from their network, such as access to work or better opportunities in the labor market. In three cases, the lack of bridging social capital with Dutch contacts hindered the improvement of their economic outcomes.

That bridging social capital is seen as an important influence on economic outcomes is supported by the assumption of two respondents that in certain situations, personal connections are just as important as individual skills, as was illustrated by one of them:

> "Niet alleen talent telt, maar ook netwerk. Wie ken jij, wie kent jou?" [Not only talent counts, but also your network. Who do you know, and who knows you?] (respondent 5).

The other respondent based this comment on his own experience in the journalism sector, where he observed that new projects and funds sometimes go to people who are well-known within certain circles. This view also aligns with the experience of another respondent who is frequently approached for professional engagements due to their name recognition (see section below).

Finding Actual Employment

Seven respondents found work through bridging social capital. Four of them benefitted from their network in a passive way: they found a job, or in the case of self-employed individuals, a work opportunity because they were approached by someone in their network. One received a job offer from their internship, one was offered a job by a colleague from another department, and two are frequently asked to give lectures or write articles because of their name recognition in their field. This often happens through informal channels. One of these two respondents explained:

"Dat netwerk is heel breed, van ik heb je nummer van die, via LinkedIn, dus krijg voortdurend verzoeken en dat soort dingen. Mijn mail puilt uit van dat soort verzoeken, bij wijze van spreken." [That network is very broad, like I got your number from this person, via LinkedIn, so I constantly receive requests and things like that. My inbox is practically overflowing with these kinds of requests.] (respondent 7).

Two of the seven respondents actively used their network when searching for a new job or work opportunity and, as a result, received help from an acquaintance. One of them got a job thanks to an acquaintance. During the interview, he stated:

"Een kennis van mij [had] mijn CV gestuurd naar een bedrijf. En ik word niet eens opgeroepen voor een interview. Maar toen hij persoonlijk heeft gesproken met hun, mocht ik komen. En ik kreeg de baan." [An acquaintance of mine had sent my CV to a company. And I wasn't even called for an interview. But after he personally spoke with them, I was invited, and I got the job.] (respondent 10).

The other, when still self-employed, asked his acquaintances whether they needed a photographer. Several times, he was referred via informal networks to people who did need a photographer.

For one respondent, a combination of these two forms occurred: he posted on LinkedIn that he was looking for a job and was subsequently approached by two former colleagues who knew of a vacancy. Through one of them, he found a new job. He thus started with active searching but was then approached – an example of mixed network use, where active use was followed by passive use.

Indirect Support in Career Development

Additionally, two respondents received indirect support in the development of their careers. Although they did not acquire an actual job through social capital, they received support that helped them start their own business and find an internship. One of them was mentored by a senior colleague during his job, from whom he learned a great deal, ultimately enabling him to start his own business. Through his social network in a men's society, he also received advice on entrepreneurship, raising his hourly rate, and promoting his company. Another respondent received help from an acquaintance from a Moroccan volunteer organization in preparing a job application for an internship at a bank in London. This man, who worked at the Ministry of Finance, shared valuable knowledge that proved essential in securing the internship, which the respondent described as the start of his career.

LinkedIn

LinkedIn plays an important role for four respondents in creating bridging social capital that can improve their economic outcomes. As indicated above, one respondent found a job via LinkedIn, another reported being approached through LinkedIn and "seized opportunities," though he did not specify the types of opportunities. A third respondent indicated that she is often approached through LinkedIn with requests for lectures and publications, and a fourth simply stated that she is active on LinkedIn.

Horizontal vs. Vertical

Regarding the role of bridging social capital in finding a job (both direct and indirect assistance), a distinction can be made between horizontal and vertical bridging. As explained in the theoretical framework, horizontal bridging refers to social connections between individuals of similar hierarchical status, whereas vertical bridging involves assistance from someone in a more senior position within the field, with greater knowledge, experience, or access to dominant networks that would otherwise be unavailable.

There are five respondents for whom vertical bridging helped in finding a job or work opportunity. In four cases, the person who assisted the respondent held a higher position within the field or had significantly more knowledge and experience. One respondent was mentored by a senior colleague and by experienced entrepreneurs within his men's society. Another was hired by the organisation where he completed his internship, a third received advice from someone with more experience and a higher position within his field to secure an internship, and a fourth is regularly approached for journalism work by, among others, newspaper editors. In the case of the fifth respondent, who got a job because an acquaintance sent his CV to a company and spoke to someone there, this acquaintance served as a "bridge" between him and a job he otherwise would not have accessed. This constitutes vertical bridging in the form of unequal access.

For the two respondents who were offered jobs by their former colleagues, it is likely that horizontal social capital was involved, as these colleagues held similar positions, although this cannot be confirmed with certainty.

For the other two respondents, it is unclear whether horizontal or vertical bridging was involved. One was approached via informal networks for, among other things, giving lectures, and the other personally reached out via informal networks to find photography work. For both, it is unclear how the respondents related to the person who helped them secure the new work opportunity.

The Ethnic Background of Bridging Social Capital

Of the nine people who used bridging social capital to improve their economic situation, seven mainly received help from individuals with a Dutch background. One of these seven also received help from someone with a Moroccan-Dutch background and an eighth respondent received help only from someone with a Moroccan-Dutch background. For one respondent, the ethnic background of the bridging social capital could not be determined. In short, it can be concluded that respondents mostly used interethnic bridging for the improvement of their economic outcomes, with some cases of co-ethnic bridging.

Trust in Bridging Social Capital

Five respondents mentioned their trust in the influence of bridging social capital on finding work. For three of them, their expectations align with their past experiences: one respondent previously made both active and passive use of his network and expects this to continue, another is confident that she will continue to be approached for work opportunities, and another has never used bridging social capital and does not expect to receive support from it in the future.

For two other respondents, there is a shift: they previously used their network only passively but now believe there are also possibilities to use it more actively in the future. One of them indicated that he could contact people in his network for references, while the other knows she has access to contacts who might help her find a job, although she still finds it difficult to actually take that step.

The Absence of Bridging Social Capital

Conversely, the absence of bridging social capital can also hinder the improvement of one's economic outcomes. This is evident from the experiences of three respondents, all of whom described situations in which the lack of bridging social capital with people of Dutch background limited their economic opportunities. One respondent mentioned feeling that due to the absence of a network with many Dutch contacts, it was more difficult for her to find a job. This specifically concerns the lack of weak ties with people of Dutch background.

Another respondent needed support in his economic situation when he came to the Netherlands. His wife's Dutch friends did not help him because they held prejudices against him. This is another example of how the absence of bridging social capital with people of Dutch background can hinder the improvement of economic outcomes. Despite their attitude, the respondent still independently improved his economic outcomes.

A third respondent previously worked at a Dutch company, where he had no access to networks with colleagues, according to him because he was not yet "valuable" to his colleagues. He suggested that his ethnic background may have also played a role in this judgment: he indicated that he often had to prove himself more because of his background and was trusted less quickly. In an American company where he later worked, he found that networks were much more accessible: relationships were more transactional, his contribution was immediately recognized, and his background played no noticeable role. In that context, he was able to advance economically.

Economic Independence and its Valuation

Five respondents explicitly stated that they developed their economic outcomes independently, for example because they found their job or work opportunity themselves or never received financial assistance. Additionally, three respondents, one of whom indicated they are independent, voiced a wish to be economically independent. One of them said:

> "Ik denk dat ik het vooral op eigen kracht moet doen." [I think I mainly have to do it on my own.] (respondent 4).

At the same time, the data shows that this perception does not always align with reality: half of the respondents used bonding social capital to improve their economic outcomes, and seven did so via bridging social capital. Even among some respondents who strongly value independence, social capital played an important role at an earlier stage.

5. Conclusion and Discussion

The last chapter of this thesis contains the conclusion and discussion. Firstly, the conclusion connects the most important findings of this thesis. Subsequently, the discussion connects these findings to existing theory and goes into the most important limitations of this research, connecting them to suggestions for future research.

5.1 Conclusion

To answer the question

How can the social networks and individual social capital of second-generation Moroccan-Dutch individuals be described, and how do different forms of individual social capital affect their economic outcomes?

this study provided a description of the respondents' social networks, followed by an analysis of the use of bonding and bridging social capital, a description of their economic outcomes and the different forms of capital played in relation to the economic outcomes.

Respondents' Social Networks

The respondents' social networks were described in terms of close ties consisting of family and friends, and broader network relations including acquaintances, professional contacts, organized networks, and social media connections.

Most respondents reported having a large family, with relatives both in the Netherlands and in Morocco. Family bonds appeared relatively strong; half of the respondents indicated they see their family on a weekly basis. Friendship networks generally consisted of a small number of close friendships, surrounded by a broader circle. While networks were described as ethnically diverse, the majority reported having Moroccan-Dutch friends, and only a few mentioned friendships with individuals of Dutch background.

Several noted that their closest friendships were with other Moroccan-Dutch individuals. Explanations included a shared culture and a similar worldview, which made it easier to discuss personal matters and fostered mutual understanding. At the same time, cultural differences and negative stereotypes from native Dutch individuals were mentioned as factors that made it more difficult to form friendships with people with a Dutch background

The broader social networks included acquaintances, professional relationships, organized networks, and social media ties. No one mentioned connections within formal institutions, which is why linking social capital was not explored further.

Respondents' Bonding and Bridging Social Capital

In the analysis of social capital, several general patterns emerged. Half of the respondents indicated that they prefer to solve problems on their own, in order not to burden others. The interviews also revealed the fluid nature of social capital: what is perceived as bonding or bridging proved to be subjective and changing. Additionally, it was expressed that the ethnic background of a connection does not necessarily determine the value of the social capital derived from it.

Besides, the type of ties from which bonding and bridging social capital were drawn became clear. The primary source of bonding social capital ranged from friends to family members and partners. Different individuals within these close networks were relied upon for different types of support: practical assistance was typically sought from family members, while emotional support was more often received from friends. For half of the participants, bonding social capital was mainly derived from co-ethnic contacts. Although only a few examples of the use of bridging social capital were mentioned, these only involved co-ethnic ties.

Respondents' Economic Outcomes

The economic outcomes of participants were assessed through their level of education, career trajectory, satisfaction with working conditions, financial situation, and trust in the social safety net.

Overall, participants were highly educated, with diverse academic backgrounds and current fields of employment. A small majority held jobs related to their field of study. Both salaried employees and self-employed individuals were represented. Half of the participants experienced upward mobility in their careers, while others moved between organisations or policy domains at a comparable level, or had more fragmented career paths.

Several obstacles were mentioned throughout participants' careers, with institutional racism—both in the workplace and on the labour market—being cited most frequently. Nevertheless, nearly all expressed satisfaction with their working conditions, and none reported financial difficulties. There was a general trust in the functioning of the government's social safety net, should the need arise.

The Effect of Respondents' Bonding and Bridging Social Capital on their Economic Outcomes

The effects of social capital on economic outcomes were analysed based on respondents' concrete experiences, their perceived value of social capital in this regard, the balance between co-ethnic and interethnic relationships, and the distinction between horizontal and vertical bridging.

Half of the respondents had drawn on bonding social capital, often in the form of co-ethnic relationships with friends, family, and/or partners, to find employment. One respondent was directly helped into a job, while others received support that indirectly contributed to securing one. There was broad consensus that bonding social capital could positively influence economic outcomes, even among those who had not personally experienced this. Respondents expressed trust in the capacity of bonding social capital not only to assist in finding work but also to provide financial support, again mainly through co-ethnic relationships.

Bridging social capital had an even more pronounced effect on economic outcomes: in many cases, it directly led to employment, while in others it played an indirect role. In nearly all cases, support came from individuals with a Dutch background, highlighting the importance of interethnic bridging in improving economic outcomes. Conversely, some respondents described how a lack of such interethnic ties, particularly connections with people of Dutch origin, had constrained their economic opportunities. While most benefited passively from bridging capital through being approached by others, a smaller group actively sought out

support. In most instances, bridging social capital was formed by of vertical relationships, meaning support from someone with more knowledge, experience, or access to dominant networks, though in some cases horizontal bridging was observed, involving peers in similar positions.

Despite the demonstrated importance of bridging social capital for economic outcomes, trust in its effectiveness remained limited: only a small number explicitly expressed confidence in it. Half of the respondents emphasised their independence in economic matters, with some explicitly stating they valued self-reliance.

To conclude, the **main research question** can be answered as follows: The social networks of second-generation Moroccan-Dutch individuals consisted of close family ties—often spanning both the Netherlands and Morocco—and small but meaningful friendship networks, surrounded by a broader social circle. While friendships were generally ethnically diverse, all respondents had Moroccan-Dutch friends, and only a few reported friendships with people from a fully Dutch background. Although respondents preferred to solve problems independently, all derived both bonding and bridging social capital from their networks. Bonding capital was mostly rooted in co-ethnic ties and used for practical and emotional support, while bridging capital—particularly through interethnic relationships with native Dutch individuals—proved more significant in improving economic outcomes. In line with existing theory, bonding social capital helped respondents to "get by", whereas bridging capital enabled them to "get ahead".

5.2 Discussion

The discussion begins by examining the extent to which the research findings align with existing theory. This is followed by a reflection on the study's limitations and their implications, after which recommendations for future research are presented.

5.2.1 Connecting Findings to Existing Theory

First, this section outlines the extent to which the findings of this study correspond with existing literature on social networks, social capital, and the role of social capital in improving economic outcomes.

Social Networks and Social Capital

The findings of this study align with existing theory, which suggests that different types of connections within a social network give rise to different forms of social capital (e.g., Ager & Strang, 2008; Putnam, 1993b; Woolcock, 1998). While Gërxhani and Kosyakova (2022) found that people with a migration background often have tight co-ethnic social networks, this study showed that respondents had both close ties and broader friendship and acquaintance networks. One notable finding not previously identified in the literature was that respondents were generally reluctant to ask for help, valuing self-reliance. Nevertheless, they did possess social capital.

Although Claridge (2018) states that social networks often generate bonding, bridging, and linking social capital, this research only established the presence of bonding and bridging capital. Bonding capital emerged from relationships with family and friends, as also concluded by Claridge (2018). Bridging capital arose from ties with acquaintances,

colleagues, organized networks, and social media contacts. In line with Anthias and Cederberg's (2009) typology, these weaker ties offered information, opportunities and other resources that would otherwise not be accessed.

Respondents did not report connections with formal institutions—potential sources of linking social capital (Khalil et al., 2021)—which supports Ager and Strang's (2008) view that such connections are not guaranteed for people with a migration background. However, since this was not explicitly asked in the interviews, it cannot be ruled out that such ties were present. This issue is addressed further in the reflection section.

While the use of bonding and bridging capital was analysed, the relationship between social networks and these forms of capital proved to be complex, subjective, and fluid. Some respondents described weak ties—initially categorized here as sources of bridging capital—as people they saw regularly and turned to for emotional support. One example involved a respondent who had daily contact with certain acquaintances and shared personal matters with them, yet still referred to them as acquaintances. Frequent interaction and emotional support are, however, considered indicators of bonding capital by Claridge (2018). This nuance aligns with Burt's (2001) argument that the distinction between bonding and bridging lies not in tie strength, but in the type of resources exchanged.

Furthermore, the data revealed that relationships can evolve over time, changing the type of capital they yield. In several cases, work relationships initially served as sources of bridging capital but later developed into close friendships providing emotional support—thus transitioning into bonding capital. This supports Claridge's (2018) view that the different forms of social capital are not mutually exclusive.

Ethnic Diversity in Social Networks and Social Capital

To assess whether the origin of social capital—whether from co-ethnic or interethnic ties—mattered, the study first looked at the ethnic diversity of participants' social networks. Although most described their networks as ethnically diverse, all had Moroccan-Dutch friends, while only two reported having friends with a fully Dutch background. A few stated that their closest friendships were with Moroccan-Dutch individuals. Several expressed feeling a natural connection with other Moroccan-Dutch individuals, and some mentioned difficulties forming ties with people without a migration background, often due to cultural differences or prejudice. These findings partially support the argument by Gërxhani and Kosyakova (2022), who suggest that the social networks of those with a migration background are mainly based on co-ethnic ties. However, since none of the respondents had friend groups composed predominantly of Moroccan-Dutch individuals, this theory does not fully apply here.

The research also showed that both bonding and bridging social capital were mainly drawn from co-ethnic connections with other Moroccan-Dutch individuals. This challenges the dichotomy proposed by Gërxhani and Kosyakova (2022), who associate bonding capital with co-ethnic ties and bridging capital with interethnic ones. This finding aligns with the critique by Ryan (2016), who argues that this distinction is not always clear-cut in practice. It is important to note that general bonding capital was only examined on a cognitive level, and the insights regarding the ethnic background of bridging capital were based on just a few examples. These limitations, along with their implications, are addressed in the next paragraph.

Economic Outcomes in the Context of Marginalisation

The fact that respondents were highly educated, had advanced in their careers, and were financially secure does not align with the marginalised position of Moroccan-Dutch individuals described by Andriessen et al. (2020) and Butter et al. (2021). However, several respondents did report experiences of institutional racism in the workplace and on the labour market, as previously documented by Andriessen et al. (2015). This institutional racism had hindered their ability to improve their economic outcomes in both domains. In these cases, there appears to have been a history of marginalisation, but despite these barriers, the individuals concerned were able to improve their economic situation. The role of social networks and social capital in this process is discussed later in this paragraph.

The Effect of Social Networks and Social Capital on Economic Outcomes

As in the literature (e.g., Drever and Hoffmeister, 2008; Van Meeteren, Engbersen, & Van San, 2009; Zhang et al., 2024), this study found that social networks and social capital made a significant contribution to improving respondents' economic outcomes, despite their stated emphasis on independence and self-reliance. This apparent contradiction — between respondents' emphasis on independence and the significant role social capital played in improving their economic outcomes — raises interesting questions. It may point to a discrepancy between structural and cognitive dimensions of social capital: while norms of self-reliance and reluctance to ask for help prevailed, in practice, support from others proved instrumental.

In order to improve their economic outcomes, respondents drew on both bonding and bridging social capital. While both forms proved effective, this research supports earlier findings by Kalter and Kogan (2014), Kanas et al. (2012), Lancee (2010), and Lancee and Hartung (2012), that for individuals with a migration background, bridging social capital is generally more effective in improving economic outcomes than bonding social capital. The bonding social capital that contributed to improved economic conditions mainly stemmed from co-ethnic relationships, whereas bridging social capital was derived from interethnic connections, particularly with individuals of Dutch background. This correlation was previously observed by Gërxhani and Kosyakova (2022) and Lancee (2012).

Although Jordan (2015) and Ager and Strang (2008) have highlighted the importance of linking social capital for the economic outcomes of people with a migration background, it played no discernible role for the respondents in this study. This finding aligns with Ager and Strang's (2008) notion that such institutional ties are neither widespread nor guaranteed.

A notable observation was that respondents generally expressed more confidence in the relevance of bonding social capital for improving economic outcomes, despite the fact that bridging social capital more frequently led to tangible economic benefits, which also suggests a discrepancy between structural and cognitive dimensions of social capital. This contrast, previously noted by Lancee (2012), may be related to the idea that trust is a key condition for bonding social capital, as previously acknowledged by Claridge (2018) and Patacchini and Zenou (2008).

In sum, the findings concerning the ethnic background of social capital—both in general and in relation to economic outcomes—affirm Lancee's (2012) theory that bonding social capital

formed through co-ethnic ties is typically used to “get by,” while bridging social capital formed through interethnic ties is used to “get ahead.” Respondents generally drew more bonding social capital from co-ethnic relationships and placed more trust in their potential to support economic advancement. Nevertheless, bridging social capital with individuals of Dutch background ultimately appeared more influential in improving their economic outcomes.

Using Social Networks and Social Capital to Overcome Marginalisation

An important observation emerging from the interpretation of the data is that social networks and social capital can function as an empowering structure in overcoming marginalisation. Several respondents indicated that a combination of institutional racism in the workplace and labour market, along with a lack of bridging social capital formed through contacts with individuals of Dutch background, had limited their economic outcomes. This supports Portes’ (1998) warning about the negative effects of isolation within co-ethnic networks on economic mobility.

According to these respondents, interethnic bridging social capital, established through relationships with individuals of Dutch background, could offer access to dominant networks and thereby improve their economic outcomes. One respondent described a case in which this had directly contributed to overcoming marginalisation. Although the findings are based on a limited number of cases and no causal relationship can be established, they do suggest that bridging social capital with individuals of Dutch background may play an important role in countering marginalisation by resulting in improved economic outcomes.

5.2.2. Limitations and Suggestions for Further Research

This section discusses three key limitations of the study: the limited external validity, the insufficient investigation of general social capital, and the insufficient exploration of marginalisation. Each is linked to a recommendation for future research.

Limitation 1: Limited External Validity

External validity refers to the extent to which the results of a study can be generalised to the wider population (Schaap, Kleemans & Hermans, 2016), in this case second-generation Moroccan Dutch individuals. Given the sampling methods used — typical case sampling and snowball sampling — it is not possible to determine whether the findings are representative of the entire research population. The sample size was also too small to make claims about representativeness (Hay & Cope, 2021).

In applying typical case sampling, efforts were made to include diversity in terms of age and gender. However, during the interviews it became clear that nearly all participants were highly educated, while more variation in educational background would have been valuable. Additionally, it became apparent during the interviews that the use of social networks differed significantly between employees and self-employed individuals. Ideally, separate interview guides should have been developed for each group. During the interviews, the questions were adapted to account for these differences as much as possible.

To strengthen the external validity of future research, it is recommended to include a more diverse group of participants, particularly with regard to educational background and

employment status. This would allow for a more nuanced understanding of how social networks and social capital operate across different socio-economic subgroups. Additionally, developing separate interview instruments tailored to the specific experiences of employees and self-employed individuals may further enhance the depth and relevance of the data collected.

Limitation 2: Limited Analysis of General Social Capital

A key limitation of this study is that general social capital — though presented in theory and conceptual models as an essential link between social networks and economic outcomes — was not systematically explored during the interviews. As noted earlier, social capital was mainly analysed in relation to participants' economic outcomes, rather than as a concept in its own right. This reflects the study's original focus on how different forms of social capital contribute to improving economic outcomes.

When developing the interview guide, it was assumed that participants' social capital could be inferred from their descriptions of their social networks. As a result, a targeted and comprehensive analysis of social capital itself was lacking. In particular, distinctions between bonding, bridging, and linking social capital, as well as between structural and cognitive dimensions and between co-ethnic and interethnic relationships — all considered relevant in the literature — were made only to a limited extent. As a result, linking social capital remained largely unexplored. While the theoretical framework suggests that ties with formal institutions may be important for improving economic outcomes, the interviews did not examine whether participants had such connections. Consequently, it also did not become clear whether they possessed linking social capital that had not yet been mobilised.

Although the interviews only brought forward limited data on social capital — insufficient to draw general conclusions — general social capital was nevertheless incorporated as an intermediate step in the data analysis. This created inconsistencies in the findings. While the analysis of general social capital pointed primarily to co-ethnic ties, the analysis of factors contributing to economic outcomes highlighted the decisive role of interethnic bridging social capital. Although the link between social networks, social capital, and economic outcomes did emerge from the study, this relationship could have been examined more systematically, particularly with respect to general social capital.

Future research should investigate this relationship in a more structured way, with explicit attention to the different dimensions of social capital (bonding, bridging, and linking; structural and cognitive; co-ethnic and interethnic), as well as the interplay between these dimensions, which received only limited attention in this study. A carefully designed interview guide can help support such a focus.

Limitation 3: Marginalisation Insufficiently Addressed

Although this study aimed to explore how social networks and social capital can contribute to improved economic outcomes and, in doing so, help overcome marginalisation, the concept of marginalisation itself was not systematically examined. Marginalisation of Moroccan Dutch individuals was primarily treated as the context of exclusion and discrimination in which the dynamics between social networks, social capital, and economic outcomes take place.

In most interviews, respondents were not explicitly asked about personal experiences of exclusion or discrimination, partly due to the sensitivity of the topic. However, insights from several interviews indicated that such experiences had in fact taken place, suggesting that the extent and impact of marginalisation may not have been fully captured. In addition, respondents expressed a belief that bridging social capital — particularly through connections with individuals of Dutch background — could improve their economic outcomes and thus serve as a way of coping with or overcoming exclusion and discrimination.

To better understand this relationship in future research, marginalisation should be addressed more explicitly and systematically. This could be done by qualitatively mapping the extent to which individuals are marginalised economically, identifying its underlying causes, and analysing the role of social capital in countering it. Supplementary quantitative research could establish a causal relationship.

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Appendix 1: The Interview Guide (in Dutch)

Nou om te beginnen zal ik nog even kort introduceren waar het onderzoek voor mijn masterscriptie over gaat. Ik studeer sociale geografie met een specialisatie in migratie en ontwikkeling. Mijn onderzoek gaat dus over de sociale netwerken van Marokkaanse Nederlanders en de invloed op hun economische omstandigheden.

Vind je het goed als ik het interview opneem? Ik zal de bestanden meteen wissen als ik de gegevens heb verwerkt. Je blijft natuurlijk gewoon nog steeds anoniem.

OP OPNEMEN DRUKKEN

Dan heb ik om te beginnen een aantal introducerende vragen.

<u>Introducerende vragen</u>

Hoe oud ben je?

Waar woon je?

Waar ben je geboren? Waar zijn je ouders geboren?

<u>Economisch kapitaal</u>

Heb je gestudeerd? Wat?

Wat voor werk doe je?

Is dit de baan die je altijd al hebt gehad? Wat heb je hiervoor gedaan? Nevenactiviteiten?

Ben je tevreden met je werkomstandigheden?
Denk bijvoorbeeld aan salaris en arbeidsomstandigheden?

<u>Sociaal netwerk</u>

Dan heb ik wat vragen over hoe je sociale netwerk eruit ziet.

- Kun je als eerste je familie voor mij omschrijven? → hechte familie?
  Heb je ook familie in Marokko?
  Zien jullie elkaar veel?

- Hoe zien je meest hechte vriendschappen eruit?
  Hoe vaak zien jullie elkaar?

Heb je in je netwerk voornamelijk mensen met een Marokkaans-Nederlandse achtergrond, of is je netwerk gemengder?

Hoe verschillen je relaties/vriendschappen met Marokkaans-Nederlandse contacten van die met mensen van een andere afkomst?

Als je een belangrijk probleem hebt (bijv. financieel, werkgerelateerd of persoonlijk), bij wie in je netwerk zou je dan aankloppen voor hulp? Kun je een voorbeeld geven?

Heb je andere mensen in je netwerk wel eens geholpen bij dergelijke problemen? Kun je een voorbeeld geven?

Vraag je ook wel eens mensen om hulp die niet binnen je meest directe, hechte netwerk vallen (dus geen hechte vrienden/familie)? Voel je je hier comfortabel bij?

Denk je dat deze mensen je zouden helpen, als je daarom zou vragen?

En dan even naar het economische verhaal. Stel je wil je economische positie verbeteren, zoals promotie maken of meer geld verdienen. Denk je dat er mensen binnen jouw netwerk zijn die je daarbij kunnen helpen?

Vertrouw je erop dat mensen bij formele organisaties zoals de overheid en gemeente je zouden helpen als je je economische positie wil verbeteren?

<u>Kennissen (bridging)</u>

Ik vroeg net of er mensen zijn binnen jouw netwerk die jou zouden kunnen helpen met het verbeteren van je economische positie. Heb je wel eens via een kennis, dus niet zozeer via een hechte vriendschap of familie, een baan gevonden, promotie gemaakt of een hoger salaris gekregen? Via wie (een Marokkaans-Nederlands iemand of niet)?

Denk je dat kennissen je zouden helpen bij het vinden van een baan, promotie maken of een hoger salaris krijgen?

<u>Vrienden en familie (bonding)</u>

En als je een beetje kijkt naar je hechtere netwerk, heb je wel eens via een goede vriend of via familie een baan gevonden, promotie gemaakt of een hoger salaris gekregen? Via wie (een Marokkaans-Nederlands iemand of niet?)

Denk je dat vrienden en familie je zouden helpen bij het vinden van een baan, promotie maken of een hoger salaris krijgen?

<u>Formele instanties** (linking)</u>

*** Een **formele instantie** is een organisatie of instelling die officieel erkend is en werkt binnen gestructureerde, vaak bureaucratische kaders, zoals de overheid, gemeente, sociale voorzieningen, werkgevers en bedrijfsnetwerken, juridische hulporganisaties, vakbonden en arbeidsorganisaties, universiteiten en academische instellingen en politieke, religieuze en maatschappelijke organisaties.*

Heb je wel eens via een formele instantie, zoals de overheid of de gemeente, een baan gevonden, promotie gemaakt of een hoger salaris gekregen? Kun je vertellen hoe dit ging (ben je geholpen door Marokkaans-Nederlands iemand of niet?)

Verwacht je van formele instanties dat ze je helpen bij het vinden van een baan, promotie maken of een hoger salaris krijgen?

Afsluiting

Is er nog iets wat je wil toevoegen, wat we nog niet hebben besproken?