Gordon Institute of Business Science
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The influence of workplace bullying on the career progression of women: A study in the insurance industry of South Africa

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Abstract

Purpose

This study explored how workplace bullying influences the career progression of women in the insurance industry of South Africa, examining the effectiveness of organisational response mechanisms and the role of cultural dynamics in shaping the women's experiences.

Design Methodology / Approach

A qualitative research methodology was implemented, utilising semi-structured interviews with fifteen women professionals representing various insurance subsectors. The data was analysed thematically through a rigorous four-level coding process using ATLAS.ti, thought the theoretical lens of the Imbalance of Power Theory

Findings

The analysis of fourteen interconnected themes demonstrated that bullying erodes confidence, reduces visibility, and negatively impacts mental wellbeing, perpetuated by managerial impunity, reputational considerations, and ineffective Human Resources systems. While systemic inequities persist, some participants reported developing resilience and enhanced leadership clarity in response to adversity. The study also identified "rainmaker protection" and "industry gatekeeping" as novel, contextually specific mechanisms that reinforce organisational silence and inequality.

Original value:

This study builds upon current scholarship by situating bullying in a sector characterised by reputation concerns and male predominance, while incorporating gendered power analysis into the Imbalance of Power framework.

Research limitations:

While this study uses a qualitative approach and focuses on a small, specific sector—which means its findings may not apply broadly—it provides valuable detailed context for future comparative studies.

Keywords:

Workplace bullying, career progression of women, power disparities; organisational culture; confidence erosion

Plagiarism declaration

I declare that this research is my own work. It is submitted in partial fulfilment of the requirements for the degree of Mater of Business Administration at the Gordon Institute of Business Science, University of Pretoria. It has not been submitted before for any degree or examination in any other University. I further declare that I have obtained the necessary authorisation and consent to carry out this research

3 November 2025

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CHAPTER 1: INTRODUCTION AND RESEARCH PROBLEM

1.1 Introduction

Workplace bullying is a universal and harmful phenomenon, recognised as a significant obstacle to the well-being of employees and their organisations (Ahmad et al., 2020). Research suggests that while workplace bullying happens across all demographics, certain groups, such as women, are more susceptible to this phenomenon than their male counterparts (Higgins, 2024). This is more prevalent in male-dominated industries like the insurance industry where males continue to occupy dominant positions of power within the conventional structures in the workplace (Coetzee & Moosa, 2020).

The conceptual framework guiding this study integrates three theoretical perspectives to explain the influence of workplace bullying on the career progression of women in the South African insurance industry. The Imbalance of Power Theory (Einarsen et al., 2022) serves as the primary theoretical framework, explaining how disparities in authority, influence, and organisational control facilitate the continuation of bullying behaviors.

This is supported by Gendered Organisational Theory (Acker, 1990; Maji & Dixit, 2020) which contextualisms these power dynamics within wider gendered frameworks that normalise masculine authority and suppress the voices of women. The third dimension is the Psychological Safety Framework (McCausland, 2023; Harvey et al., 2019), emphasises that a lack of trust, openness, and perceived safety fosters organisational silence, deterring reporting and sustaining impunity. These frameworks demonstrate the interaction of structural power, gendered culture, and psychological safety in shaping the experiences and outcomes of workplace bullying.

This study enhances business practice and organisational theory by explaining the interplay of power asymmetries, cultural norms, and leadership behaviors that affect the career progression of women in the South African insurance industry. This research theoretically expands the Imbalance of Power Theory by integrating gendered and industry-specific aspects of organisational dominance, so enhancing the comprehension of how hierarchical and relational power perpetuate workplace bullying.

It further incorporates concepts from Gendered Organisational Theory and the Psychological Safety Framework, illustrating that inequality and employee vulnerability are ingrained in structural and cultural systems rather than being just interpersonal conflicts. The findings provide practical recommendations for establishing accountable leadership frameworks, transparent human resources procedures, and inclusive organizational cultures. The study identifies the variables that facilitate bullying and silence, so establishing a basis for enhancing policy enforcement, restoring trust in reporting channels, and cultivating workplaces that support women's growth and psychological safety.

1.2 Background to the study

Bullying has existed throughout history and can occur at nearly every stage of life (Iordache et al., 2025); it does not stop with childhood or end at the school bus, but often continues into the workplace. Many people have either experienced bullying themselves or witnessed their children being bullied (Irby, 2019). Gardner et al. (2020) define bullying as repeated and unjustified actions directed at one or more individuals who are unable to defend themselves against the perpetrator.

Workplace bullying refers to situations in which an individual or group is exposed to verbal or non-verbal mistreatment, social exclusion, excessive or unjustified workload, rumours, derogatory comments, or the withholding of work-related information. Such behaviours, when sustained over a significant period, can adversely affect the victim’s performance (Asghar & Zulfiqar, 2025). The World Health Organisation (WHO, 2022) recognises workplace bullying as a global phenomenon that has harmful effects to both the employer and the employee. Research has shown that workplace bullying deprives workers of their autonomy, indirectly disengages them from finding job satisfaction, and demotivates them from doing their best performance (Goodboy et al., 2020). In extreme circumstances, a worker can decide to quit rather than stay in a hostile workplace (Muharraq et al., 2022). As a result, important employees, talent, and invaluable experience are lost.

Organisations, thereafter, incur additional costs as they need to recruit new talent, and provide staff training for them. It leads to lost productivity and undermines overall organisational effectiveness.

1.3 Other forms of workplace bullying

This study delves into the multifaced nature of this phenomenon, moving beyond the traditional schoolyard associations to exploring its profound consequences in the professional lives of women. In the workplace, bullying often appears in subtle disguises masked as banter (Plester et al., 2022) and incivility (Paul et al., 2023) which may seem harmless but has negative psychological effects because of its repeated undertones that are aimed at discrediting the target. Finally in this section, we will look at how workplace bullying influences the career progression of women in the insurance industry of South Africa.

1.3.1 Often the truth is told in jest – workplace bullying as banter

Sometimes workplace bullying can be disguised as harmless banter, making it difficult to identify and challenge. The individual fails to acknowledge or properly value a team member's contributions, which may serve as a subtle form of exclusion or result in demeaning comments (Anasori et al.). 2020). While other scholars perceive banter as positively associated with connecting with another person (Pang and Samp, 2023), its negative and repeated exposure to these “I was just joking” attacks cannot be ignored, as they can erode a person’s self-esteem, lead to anxiety, depression and a significant decrease in employee performance (Salin & Notelaers, 2020).

In the workplace, banter may go too far especially where the use of humour becomes very personal and is aimed at discrediting the employees’ skill set and experience in the industry (Plester et al.,2022). When banter is used for gender or race-biased discrimination and undertones (Booth, 2025), the target of banter is put in a predicament whether to report such incidences as workplace bullying because they were simply told in a joking manner This is further exacerbated when the banter comes from someone in a higher position, leading to imbalances of power (Plester et al., 2022; Brown and Woodfield, 2024).

Research indicates a notable gender disparity in the negative experience of workplace banter, with women being negatively affected twice as likely as men. One out of ten women who experience negative workplace banter attributes it directly to harming their mental well-being (Middlemiss, 2021) which undermines their professional legitimacy, leading to self-doubt. An example would be if a female colleague presents a well-researched but firm strategic solution to her predominantly male colleagues in the insurance company, and a senior male colleague who

disagrees with her strategic approach, casually says in a “joking” manner that “Susan should not let her feelings get in the way of facts here and that she should “take a deep breath” before she gets “passionate” about these “complex strategic matters”.

There are several gender-biased undertones here like “feelings” and “passionate” which may undermine Susan’s competence in strategic matters. Although Dean et al. (2022) confirm that in the workplace, women often shoulder the emotional burden of keeping their own feelings in check while interacting with others. In this example, the continuous exposure to such banter would affect confidence, leading to self-doubt, increased anxiety and stress whenever she voices her opinion in such meetings. This could affect her mental wellbeing negatively and eventually her overall work performance.

1.3.2 Workplace bullying as incivility

Another form of workplace bullying is incivility, which is described as the opposite of being civil (Heffernan & Bosetti, 2021). Civility is an ethical concept looking at leading a virtuous and decent everyday life, evidenced by being well-mannered and polite in one’s dealings with other people (Edyvane, 2020).

Incivility in the workplace appears as a subtle way of mistreating others by gossiping or spreading rumours about someone, making belittling comments, being impolite and disrespectful, claiming credit for the work that has been done by a colleague, giving silent treatment or unwelcome touching and the invasion of someone’s personal space (Holm et al., 2022).

Even if the uncivil acts never escalate to formal bullying, the sheer repetition of this low-intensity aggression eventually wears down the target. Initially, a single uncivil act might be considered an isolated incident of "low-intensity aggression”. However, over time, the accumulated stress, emotional drain, and psychological effort required to deal with frequent rudeness produce similar harmful outcomes that are as severe and persistent as bullying (Holm et al.,2022) where there are imbalances of power, creating a hostile and toxic work environment which leads to a decrease in morale, lack of job satisfaction, reduced work performance

1.3.3 Gender-based workplace bullying

It is said that men respond to workplace bullying differently from women where in most cases, men would confront the bully, whilst women would suffer in silence (Rosander et al., 2020). Women, however, would be aware and self-label themselves as the victims of workplace bullying as opposed to their male counterparts (Rosander

et al., 2020). In other words, women are aware that they are being bullied, and label themselves as the victims of workplace bullying, whilst their male counterparts would not admit that they are being bullied nor label themselves as the victims even if they experience bullying in the workplace (Gardner et al., 2020).

In most cultures, men are heads of their homes and associated with strength, assertiveness, dominance, and emotional stoicism. Admitting to being a victim of bullying would imply powerlessness which directly clashes their male egos positions in male-dominated industries (O'Brien et al., 2023), they continue to be the minority in these top positions based on a series of barriers, some of which include the dominant masculine and gender inequalities (Knoppers et al., 2021) typical in male-dominated industries.

To exacerbate the underrepresentation of women in leadership positions, black women are reported to suffer further discrimination compared to women of other races (Wingfield & Chavez, 2020), purely based on racial discrimination (Leath et al,.2021). Furthermore, this racial group is more exposed to bullying behaviours such as sexual harassment, compared to their peers from other racial groups (Leath et al., 2021). Oftentimes, black women would avoid or suppress their emotions and suffer in silence as a sense of duty or obligation to let instances of racial discrimination go remain unaddressed for fear of being labelled or stereotyped as the angry black woman (Motro et al., 2022)

1.4 Career Progression

The career progression of women is explained as a promotion to increased responsibilities and sometimes management positions (Bowles et al., 2019). Indicators of career progression extend to increased compensation, the successful assumption of leadership responsibilities and self-actualization (Rojas et al., 2023), encompassing perceptions of advancement, the realization of established career objectives and continuous skill development.

The trajectory of women's career progression is often laid out in a manner where they must climb up and sideways and at times, they must climb downwards as if they are in a jungle gym (Bowles et al., 2019). This jungle gym metaphor illustrates the complexities women face when negotiating their career progression, highlighting that women's career progression is not a straightforward climbing of the ladder. Coetzee and Moosa (2020) advocate that more information about the specific obstacles that

women leaders face is key to assisting them in their career progression to future senior leadership positions.

The prospects for the career progression of women aspiring to reach top positions are continuously negatively affected by gender stereotyping (Tabassum & Nayak, 2021), regardless of the opportunities offered in the workplace. A woman may be labelled as bossy when in fact she is being assertive. This gender-based discrimination has often been a stumbling block for women progressing in their careers (Tabassum & Nayak 2021).

Gender parity is argued to be significant contributor to the sustainable economic growth in both the country and organisational level (Altuzarra et al., 2021). Despite this, the roles of both gender equality and inequality and economic progress are topics with various perspectives. Some authors point out that gender equality impacts the economy positively (Klasen et al., 2021) because women, in particular, tend to reinvest their earnings in self-development as well as their families' well-being and the education of their children (Altuzarra et al,2021), with the understanding that the neglect of investing in human capital can impede economic growth in the long term (Santos Silva & Klassen, 2021).

The central argument is that women contribute positively to the economic development of the country (Gugan & Stuward, 2024). However, the negative effects of gender-based violence and inequality are direct barriers to achieving the Sustainable Development Goal number five (SDG5) which focusses on gender equality and the eradication of discrimination in the workplace. Bullying, harassment and professional violence that create an unsafe work environment are direct violations of the objectives of SDG 5.

In addition to the above, the historical differences in gender gaps and accessibility to education and employment, women were forced to find alternative ways of supporting their families by means of domestic work and other entrepreneurial skills like running hair salons or the selling of fresh vegetables on the roadsides, depicting an informal way of contributing to the economy of the country (Dawood & Seedat-Khan, 2023). As more women received education, their participation in the formal industry increased (Casale & Posel, 2019). A notion supported by Morsy (2020) that women are significant contributors to the quality and direction of economic and social developments.

1.5 Problem Statement

Understanding how workplace bullying affects women's career progression in the South African insurance industry is the main focus of the research problem. Although more women are joining the workforce (Norberg & Johansson, 2021) their representation in senior management roles remains a challenge. While workplace bullying is acknowledged widely as a global phenomenon that is harmful through hampering of women's career progression within the industry. Workplace bullying has significant detrimental effects on employee well-being and job-productivity (Gupta et al., 2020)

Notwithstanding previous research on workplace bullying which utilized numerous theoretical frameworks to explain its origins and effects, including the Social Learning Theory, which underscores behavioral modeling learning from colleagues and leaders (Zeb et al., 2023), Self Determination Theory focusing on ignorance by leadership and management to identify effective and efficient policies and mechanisms to address workplace bullying (Goodboy et al., 2020). Although these frameworks provide significant insights, they frequently regard bullying because of individual behaviour or organisational atmosphere instead of recognizing it as a reflection of systemic power imbalances.

This study employs the Imbalance of Power Theory (Einarsen et al., 2020) as its principal analytical framework. This theory offers a solid basis for analysing how inequitable distributions of power, influence, and resource access facilitate the emergence and continuation of bullying, especially in hierarchical, male-dominated environments and historical context of the South African insurance industry which has not been adequately reflected by previous studies (Mwashita et al., 2020). Examining workplace bullying from this perspective facilitates a comprehensive knowledge of the interaction between structural power, organizational culture, and gender dynamics in influencing women's career paths.

The absence of specific insights and understanding obstructs the formulation of focused interventions and policies designed to identify and address the barriers to career progression for women in this economic industry. Mangolothi and Mnguni (2022) emphasize that if these barriers remain unaddressed or unrecognized, they may perpetuate the existing gender inequality in leadership positions and the continued neglect or depletion of talent within the South African insurance industry.

In many organisations, women remain a minority and underrepresented in decision-making roles, with decisions often made by those who want to exclude them from participating in those vital roles (Mangolothi & Mnguni, 2022).

There are several studies that have explored the influence of workplace bullying and workplace stress on the career progression of women in South Africa (Bowen et al., 2021), However, this phenomenon within the insurance industry of South Africa in particular, has not been adequately researched. This study will contribute to existing literature by exploring the lived experiences of women who work in the insurance industry of South Africa, and the extent to which workplace bullying influences the trajectory of their careers.

Many scholars have linked workplace bullying to the negative physical and psychological symptoms inflicted on its victims, often leading to mental health issues (Nauman et al., 2019). The severe decline in mental health directly caused by the prolonged insidious nature of workplace bullying inflicted on women in the workplace leads to psychological damage, chronic stress, anxiety and depression with dire consequences on their sense of worth and work performance (Irby, 2019).

This is reiterated by Presti et al (2019) who state that the continued bullying behaviour at work changes the cognitive-emotional balance and emotional state of the recipient, causing them to lose confidence in their abilities to perform their duties, feel burnout, have trouble sleeping and experience less job satisfaction. Zheng et al. (2024) state that beyond the immediate psychological torment and diminished self-worth, the professional confidence of the bullied women is undermined with catastrophic consequences on their career progression, leading to the loss of talent for the industry and the economy at large.

This phenomenon not only affects the well-being of the bullied women but significantly affects productivity in the workplace and drives workforce erosion with further negative implications on the economic development of the country (Zheng et al., 2024). Bullies can sabotage their victims by intentionally withholding important work-related information, blocking skills and development training, and preventing their victims from being considered for promotions because of unfair performance reviews, thus hindering the career progression of their female subordinates.

Based on their research conducted in Ireland, Cullinan et al. (2020) indicate that workplace bullying has direct and indirect costs for the employee, the organisation and the economy. The direct costs for the bullied employee would be the loss of income (if they decide to leave the organisation), medical and legal costs. The indirect costs consist of poor job performance and quality of life, as they constantly live with fear and anxiety of losing their jobs. The effects of workplace bullying that are costly for the organisation include ongoing absenteeism or presenteeism when the employee is at work but not productive due to ill health and high stress levels (Ruhle et al., 2020).

The organisation may be plagued with legal, reputational and Human Resource costs driven by low morale of bystanders and those who may have witnessed the bullying or those left behind if the recipient of bullying decides to leave the organisation. Loss of productivity is associated with reduced economic activity (Cullinan et al., 2020).

1.6 Purpose Statement

The purpose of this qualitative study is to gain a comprehensive understanding of the lived experiences and coping mechanisms of women subjected to workplace bullying in the insurance industry of South Africa. Explore the effectiveness of the organisational policies and support systems in addressing the phenomenon in the workplace. Finally, to find out if organisational cultures and response mechanisms influence the experiences of workplace bullying among women in the insurance industry of South Africa.

The overarching objective of this study is to explore how the gender-based workplace bullying affects the professional lives and career trajectory of women in the South African insurance industry, to advocate for increased awareness and the development of support mechanisms within organisations, policymakers and individuals within the industry about this phenomenon and explore ways to better support the women who are affected by this phenomenon.

Workplace bullying is prevalent in countless organisations environments (Wu et al., 2023) and not limited to the insurance industry of South Africa. Insights obtained from this study will shed light on the plight of women subjected to bullying in the workplace, the effects it has on their career progression which in turn hinders the achievement of the United Nation's 2030 gender equality goal ("the 2030 Agenda").

CHAPTER 2: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Theoretical Framework

2.1.1 Imbalances of Power Theory

This gender-based workplace bullying study is underpinned by the imbalance of power theory, described as a situation where one person or group of people have significantly more power, authority, or resources than another (Mishra et al., 2021). In relation to workplace bullying, this theoretical perspective recognises the power imbalances between the bullying offender and their target (Gardner et al., 2020). Although power is often exercised from the top-down, the offender may also be a colleague, wielding horizontal power against the victim. The target's sense of powerlessness is often what dissuades them from defending themselves against the bully (Maidaniuc-Chirilă, 2019).

According to the imbalance of power theory, workplace bullying is purely based on the fundamental power disparity that allows the bully to be persistent, whilst it renders their target helpless, making it difficult for them to escape (Einarsen et al., 2020) because the perpetrator's greater strength, authority and influence. The theory of power is said to be central to definitions of workplace bullying, and women are generally perceived as holding less power than men in the workplace, thus making them more vulnerable to mistreatments than their male counterparts (De Cieri et al., 2019b).

The types of power imbalance in the workplace can appear in various forms. Some can be hierarchical power imbalances (Mishra et al., 2020) where a male manager repeatedly overloads a woman subordinate with excessive workload and impossible deadlines that are set up for women to fail at their workplace. She then is deliberately excluded from key meetings where decisions are made. Isolation can be used as a form of power in instances where a woman is a perceived threat because of her competency (Farh et al., 2020) especially in male dominated industries notorious for using gender-based and cultural power dynamics to belittle, ignore or constantly interrupt a female colleague during technical discussions to render them incompetent (Tokbaeva & Achtenhagen, 2023; Farh et al., 2020). The intersectionality of vulnerable groups in terms of race gender and social class (Kuran et al (2020 can also be used to exert power over women of colour, creating an overwhelming power imbalance that forces these women to endure the abuse to continue supporting their families.

A study with 678 Norwegian workers (Nielsen et al., 2022) ascertained various power balances and imbalances in the workplace. Their respondents consisted of 74.4% women and 25.6% men. The large percentage of the women respondents is already an indication of the disparity between the large number of women bullied in the workplace compared to their male counterparts (Gardner et al., 2020). In their findings, the targets of bullying who saw themselves as victims agreed there is an imbalance of power in favour of the perpetrator, meaning the perpetrator was either their line manager or holding a higher position at their workplace. Surprisingly, the targets who did not see themselves as victims perceived themselves as in the same balance of power with the perpetrator, meaning they see the perpetrator as their equal. However, both the balance and imbalance of power targets showed high intent to leave the organisation because of bullying in their place of work (Nielsen et al.,2020).

De Cieri et al. (2019a) suggest that organisations should move away from asking "why do organisations fail to respond appropriately to workplace bullying?" to asking "why are the bullied so disempowered, so ill-served by their own organisations?" Challenging the bully could be a career-limiting move for the women, which then leads them to suffering in silence (Krishna et al., 2023). On the other hand, addressing this behaviour which is deemed unethical, especially if inflicted by management, may come at a cost of losing one's job and influence the career trajectory of the victim due to the inherent power of management (Mitchell et al., 2023).

2.1.2 Basis of Power and Bullying Tactics

The concept of the five bases of power as depicted in figure 1 below was revisited by Mishra, et al (2020), indicating how one person can influence the behaviour of another. This is the dynamic core of workplace bullying because the perpetrator can use each type of power to influence and control their target.

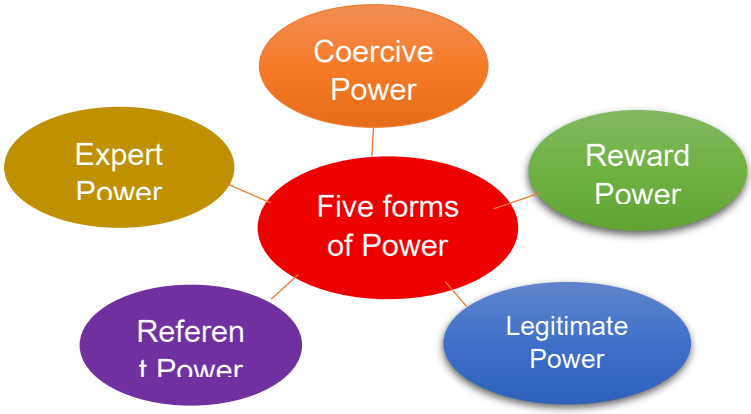


Figure 1: French and Raven (1959) foundational five bases of power theory

i) **Coercive power** is the fear and intimidation-based form of power (Cheng et al., 2022) where the bully forces their target to comply through the threat of punishment. In the workplace, these threats may include demotion, termination of employment, negative performance reviews and/or public humiliation. The target will comply purely based on the fear of negative consequences if she does not comply.

ii) **Reward power** is where the one in power can provide something of value to their target (Evans & Schilke, 2024). In the workplace, the reward is in the form of a promotion, salary increase or being included in the inner circle. In many organisations, an employee's professional achievements such as career progression and competition victories are rewarded, overlooking the fact that they may have intimidated their co-workers to achieve these goals (Houghton et al., 2021)

iii) **Legitimate power** is where the power comes from a formal position within an organisation. This power can be used positively or negatively (Ocasio et al., 2020). A line manager can use their legitimate power over their subordinate to justify the unjustifiable workload, micromanagement and other forms of workplace bullying behaviours (Sheehan et al., 2020).

iv) **Expert power** refers to individuals who are rainmakers who possess the expertise and knowledge that makes them valuable to their respective organisations (Issac et al., 2023; Wang et al., 2021). In the workplace, a bully may withhold information, make their target seem incompetent by deliberately giving confusing instructions or by refusing to share their knowledge rendering their intended target to be inferior to them (Matsson & Jordan, 2022). A bully can use expert power to horizontally target their peers. This could be in situations where the bully exploits a situation where they know their target is dependent on them for their expertise (De Cieri et al., 2019)

v) **Referent power also known as personal power** comes from being respected, liked, admired and the desire to be associated with (Feddersen et al., (2021). This is often associated with charismatic leaders with strong social connections (Metz & Plesz, 2023). A bully with high referent power can influence others against a colleague and label her as a troublemaker leading to social isolation (Liang & Yeh, 2020). To be accepted by the larger group, the victim may feel pressured to comply with the demands of the bully.

Hodgins et al. (2020) describe power in a social context simply as one person imposing their will on another, much like a physics concept where a force can make an object to move or stop. This power can compel someone to act in a certain manner even if it is against their will. However, the operation of power by individuals or groups in the organisation is more complex because its effects can be felt just as strongly during the absence of those holding it. According to Hodgins et al. (2020) this kind of power is both dynamic and unstable, it can be used for constructive and destructive purposes, but its influence can be opposed, diminished or taken away over time.

Research outlines workplace bullying as characterised by three primary behavioural categories; *(i)* person-related bullying (Rosander & Blomberg, 2022) which comprises seclusion, social exclusion, manipulation, threats, wrongful accusations, humiliation; undermining, harassment, intimidation and personal criticism. *(ii)* Work-related bullying (Nel, 2019) comprising workload, unfair criticism, overruling decisions, controlling resources, removal of responsibility, impeding promotion and development. (iii) Physical intimidation bullying (Cerdeira et al., 2023; Elazzazy, 2023; Einarsen, et al., 2020) which includes shouting at the victim, purposefully complaining and assaulting her while she is at work, sexual harassment and other types of bodily harm towards the target.

The power imbalance effectively sheds light on complex interpersonal dynamics within the workplace (Carrasco-Santos et al., 2024). It demonstrates that the influence of the bully goes beyond formal authority but may extend from their expertise, social standing and overall control of resources. The theory underscores the dynamic nature of these power bases, asserting that power is not a static attribute but constantly changing and flowing in social interactions, illustrating that its possession can be gained, lost, or actively opposed across various social contexts (Ladkin & Probert, 2021).

This study is built around the power imbalance framework which argues that bullying fundamentally depends on and exploits existing asymmetries in legitimate power, authority (Wu, et al., 2023) and social capital. Such asymmetries are particularly acute for women within the South African male dominated insurance industry. The study specifically examines how perpetrators of bullying activate coercive, reward, legitimate, expert and referent power to deliver both personal ad work related work tactics.

Understanding these power mechanisms helps to explain how bullying influences the career trajectory of women. The analytical foundations justify the study's qualitative design which focuses on the lived experiences of women, their coping mechanisms and the quality of organisational and industry interventions.

2.2 Literature Review

2.2.1 Women's visibility

Despite the growing awareness of bullying in the workplace (Gupta et al., 2020), research on the influence of such bullying on the career progression of women remains under-researched. This study focuses specifically on the lived experiences of women in the insurance industry of South Africa, an area where little or no prior research exists. As we have already ascertained above that bullying is mainly top-down due to the imbalances of power. Salin (2021) suggests that even when women get to top positions, they experience less protection thus making them vulnerable to workplace bullying. This could be because very few women occupy those senior leadership positions, making them highly visible and open to being scrutinised for every action and decision they make (Glass & Cook, 2020).

This phenomenon is further explained by Rosander et al. (2020) who assert that the visibility of women as a minority group in top leadership positions makes them more noticeable and susceptible to workplace bullying. In a related study, Houser (2019) observed that among 1,000 respondents, only four percent could name a female leader, with twenty five percent identifying virtual assistants like Siri and Alexa as female leaders. This highlights the ongoing lack of women representation in leadership roles, rooted in the systemic barriers to professional growth and broader societal practises which stereotype women to being suited for childrearing and family responsibility roles (Khan et al., 2024).

When women embrace assertive leadership qualities like confidence and decisiveness, they face backlash, often labelled as too aggressive or bossy. Yet, if they lean into communal traits such as warmth and compassion, they risk being seen as lacking the competence required for senior positions (Diehl et al., 2020). This systematic critique becomes a barrier to the progression of their careers.

The battle for women in the workplace is not always about being visible (Cooky & Antunovic, 2020), there are instances where workplace bullying takes the form of ensuring women remain invisible (Bhattacharyya & Berdahl, 2023) despite their hard work and contributions to the success of the organisation. When women in leadership embrace the masculine approach to work, it rarely shields them from gendered bullying; instead, the tactics shift from outright exclusion to subtle attempts to undermine their achievements and authority, ensuring their power remains invisible.

2.2.2 Tokenism - the illusion of inclusion

Tokenism is described as the structural systemic selection of a few from an underrepresented group (Childress et al., 2024). The tokenism metaphor is explored by Grangeiro et al. (2022) where women are a minority in the positions of power. This does not translate to them having more power or influence, instead they become more vulnerable because every mistake they make will be amplified to prove that they are not suitable or capable of leadership (Simon et at., 2022). Because of the illusion of inclusion, women remain under-represented in the top positions therefore subject to excess scrutiny. The group that is deemed dominant is unjustly critical of the minority group and strategically applies excessive, critical scrutiny of their work (Bridges et al., 2020)

Women, particularly those in managerial roles, are often the recipients of negative attention as opposed to their male colleagues (Rosander et al., 2020). With so few women in those senior roles, they are unable to leverage the power of collective representation necessary to form support networks and advocate for one another (Smith et al., 2020). Further highlighting the shortage of skilled allies and mentors who can advocate and challenge the discriminatory and bullying behaviours (Collins et al., 2021) against these women who are seen as tokens or misfits in a male-dominated industry.

2.2.3 Gender inequalities in South Africa

According to Gardner et al (2020), the power imbalances inherent in gender-based workplace bullying are a direct reflection of wider societal gender inequalities. Irby (2019) likewise finds that in many cases, the power dynamics were seen to favour the perpetrator, not the woman being targeted. These perpetrators of gender-based workplace bullying are often gatekeepers of opportunities and resources in managerial and leadership positions (Gardner et al., 2020).

In statistical reports in South Africa, gender is explained in terms of male and female, namely men and women. The Statistics South Africa data indicates that the labour market in South Africa remains more in favour of men than women, indicating much larger gaps in terms of employment between the two genders. Data shows that women who are of working age, either employed or looking for work accounted for 54.3% in the labour force compared to 64.9% of men (Stats SA, 2023).

As depicted in **Figure 2** below, education is viewed as a pathway to success and supposed to change the career trajectory of those partaking in it. However, despite being as highly educated as men, women are reported to have a much higher unemployment rate compared to their male counterparts (Alenda Demoutiez & Mügge,, 2020; Casale & Posel, 2020; Chitiga et at., 2021; Mseleku, 2022; Stats SA, 2025).

According to Stats SA (2025), this disparity is also higher in lower educational qualification where women who did not matriculate had an unemployment rate of 42.8% compared to their male counterparts at 37%. The gender gap is said to widen even further with women who only have a matric certificate. Their unemployment rate stands at 39.3% while their male counterparts is at 31.7% indicating a 7.6% gap which is reported to be the wides across all educational levels (Stats SA, 2025).

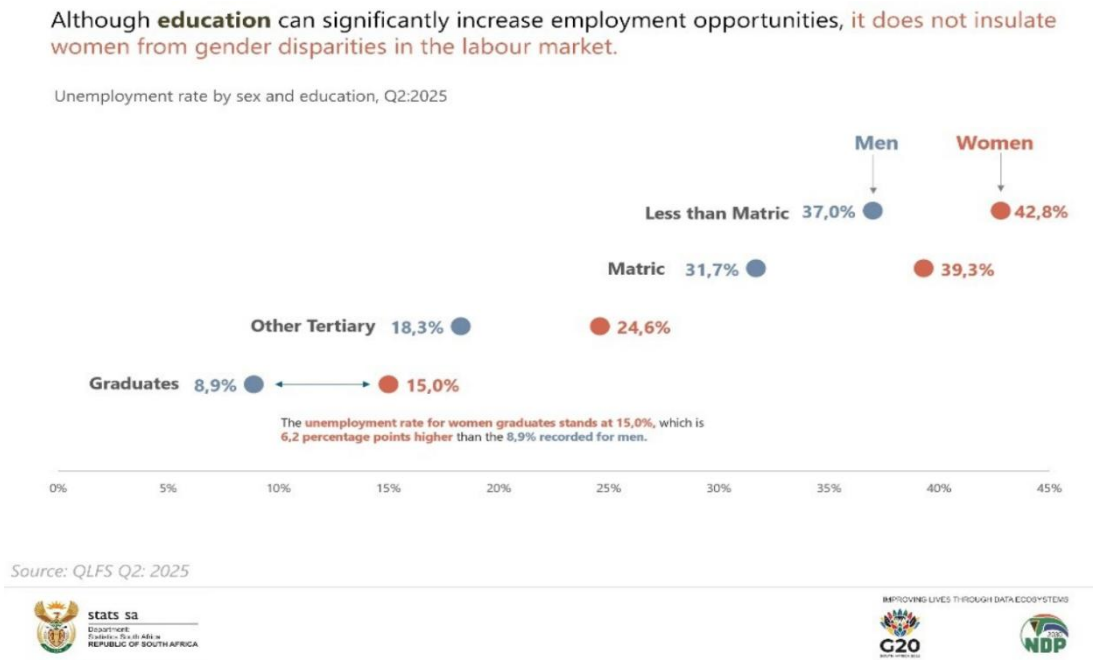


Figure 2: Unemployment rate by sex and education, Q2:2025 (Stats SA,

The World Bank Group states that their priority is to unlock the full potential of women and girls. While there are major strides made toward education and health, these have not completely translated to economic opportunities for both the women and the girl child (World Bank, 2025). Globally, it is stated that the women's participation in the labour force remains at 53% since 1990 compared to their male counterparts which is not at 80% (World Bank, 2025)

The latest Stats SA (2025) data in **Figure 3** below indicates that 32.8% of employed women work in social services or community work. Indicating that women are often concentrated in specific industries even if they are employed. The trade industry employed 20,6%, finance at 18,0% and the lowest being domestic workers at 11,4%. Women remain significantly underrepresented in male-dominated industries (Kobese, 2024) such as transport at 2,5% construction at 1,9% and mining only at a mere 1,0% representation.

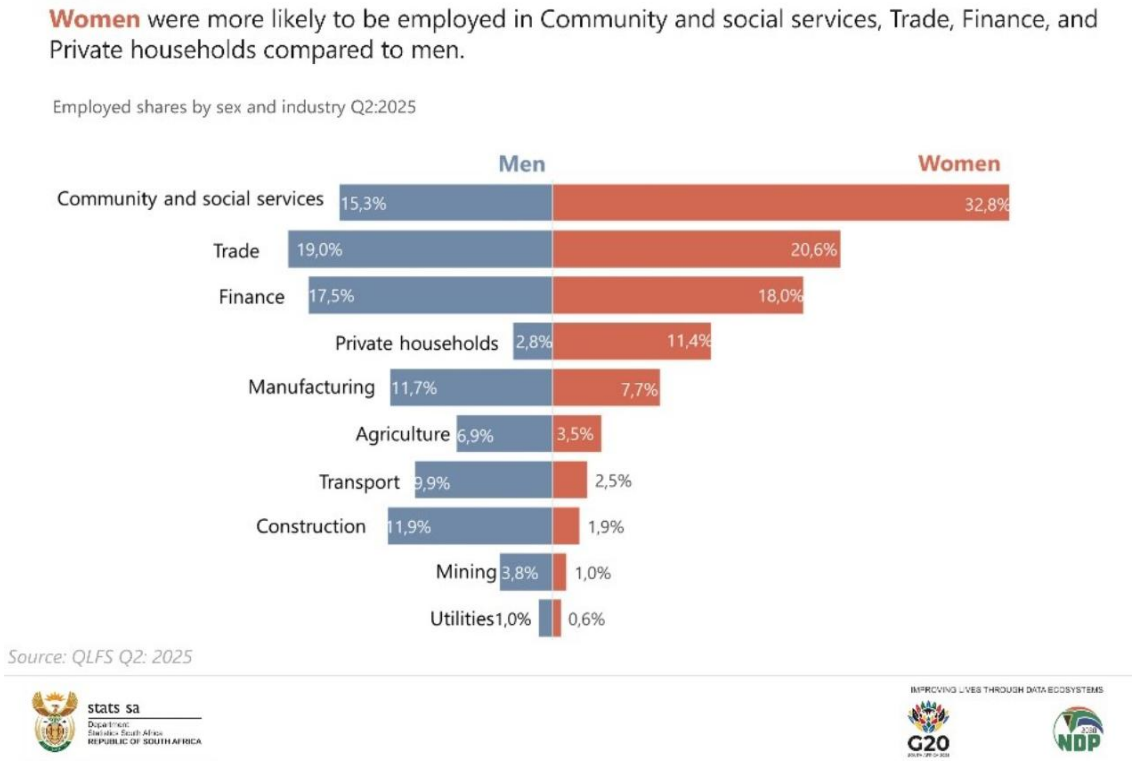


Figure 3: Employed shares by sex and industry, Q2:2025 (Stats SA,

Stats SA, (2023) further cites the fact that across all age groups, females have less chances of participating in the labour force compared to their male counterparts. The International Labour Organisation states that at a global level, their rate of unemployment remains much higher than that of men (ILO Report, 2025). In the South African context, when women do eventually find employment, they are more

likely to work in jobs with hazardous circumstances and earn significantly less than men, according to Stats, SA (2023). The South African labor force is obviously gendered, according to a closer examination of the occupational statistics. Compared to 10.7% of their male counterparts, just 6.8% of women held management jobs as of the second quarter of 2025. A small number of lower-skilled or semi-skilled jobs employ the majority of women.

Elementary jobs accounted for more than one-fifth (21.5%) of all working women, closely followed by sales and service (19.2%) and clerical (17.6%). According to Stats SA (2025), less than 4% of women worked in specialized occupations like machine operation, craft and allied trades, and agriculture.

According to Engelbrecht (2023), 40% of South African mothers lead single-parent households, and 60% of children come from households where the dads do not reside. Engelbrecht further notes that inequality in South Africa is firmly anchored in historical imbalances. Working women, who are typically the primary caretakers at home, are severely strained in their efforts to maintain a healthy work-life balance (Stefanova et al., 2023).

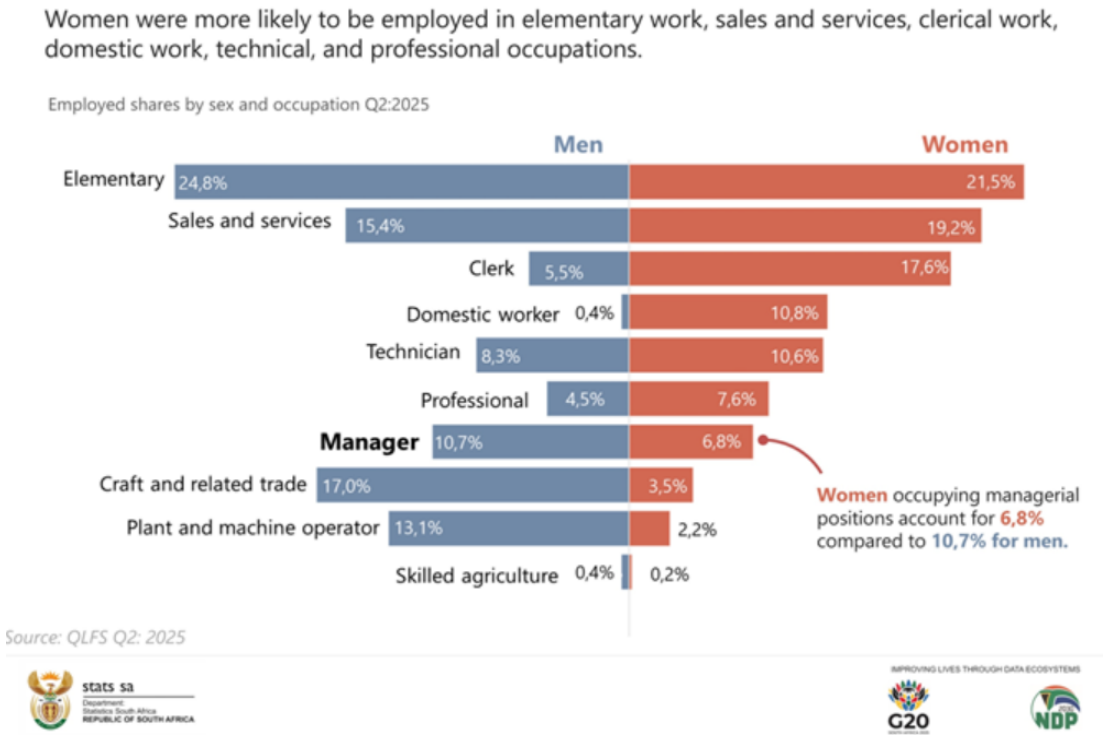


Figure 4: Employed shares by sex and occupation, Q2:2025 (Stats SA, 2025)

This is further exacerbated when women are not able to put in long hours at work due to family responsibilities compared to their male colleagues (Collins et al., 2021),

may be exposed to harassment and intimidation at work, which further hinders their career progression, where they reach what is also known as a glass ceiling. The concept of the glass ceiling is defined as a situation where a qualified person is hindered from progressing to a higher position at work, mainly due to their gender or race (Taparia & Lenka (2022).

As mentioned by Stats SA in **Figure 4** above, women are active participants in education and achieving the relevant qualifications as their male counterparts but when seeking suitable employment, they soon reach a glass ceiling. The insurance industry as part of the broader financial services industry, is known for being male-dominated and notorious with its high-pressure senior roles and sizeable financial rewards (Lindqvist & Börjesson, 2025).

The inclusion of women in senior roles in the insurance industry of South Africa is not as equal as it should be. However, Hogan and Vesneski (2021) give it merit and assert that it has been steadily growing over the years, with one woman over three men reported to be a board member in some of the major insurance companies in South Africa.

2.2.4 Workplace bullying and job performance

It is generally understood that people naturally aspire to find fulfilment in their jobs and desire to perform their best at work. In a healthy work environment, employees can have a commitment-performance relationship where they follow a transformational leader for non-tangible benefits such as job satisfaction and career progression (Sungu et al., 2020). When these needs or benefits are fulfilled, employees tend to engage more joyfully at work, increasing their productivity and reducing absenteeism. The opposite is also true, that when employees who experience severe stress because of workplace bullying, will show symptoms of burnout, reduced work engagement and impaired job performance (McAnally & Hagger, 2024).

Workplace bullying is identified as one of the biggest stresses that erodes the desire of individuals to continue investing their contributions at a workplace which they deem to be unsafe and their overall well-being to be unprotected (Ahmad et al., 2020). Work-related stress becomes evident when *(i)* an employee's valuable resources like their emotional well-being, their career trajectory is negatively affected or *(ii)* unable to cope and feeling lost because of a stressful situation at work that is out of their control; and *(iii)* when an employee experiences presenteeism

(Rodríguez-Cifuentes et al., 2020), a situation where they are at work but unable to increase their productivity due to the aftermath of emotional distress caused by bullying in the workplace (Naseer et al., 2021). Not only does workplace bullying undermine job productivity, but prolonged exposure to this phenomenon elevates emotional exhaustion directly linked to job anxiety, which further leads to a decline in job satisfaction and career progression among women workers (Zheng et al., 2024).

Moreover, workplace bullying has detrimental consequences for the targeted employees because it is fundamentally designed to undermine their professional self-worth and competence (Marlowe et al., 2021). Workplace bullying behaviors, including gender-based harassment such as humiliation, unwarranted criticism, and job sabotage, perpetuate a continuous message that the that performance of the employee is deficient and that "their best is inadequate" (Goodboy et al., 2020). This relentless assault undermines the individual's self-esteem, dismantling their intrinsic motivation to engage with work responsibilities with fulfillment or excitement (Marlowe et al., 2021).

In their study focusing on an insurance company with operations in East and Central Africa, Sungu et al. (2020) acknowledge that individuals are driven to focus their efforts and behaviours on acquiring core resources which they deem vital for advancement in their respective careers. The more effort is put on the pursuance and betterment of these important resources; a stronger and positive relationship is then established between these resources and high work performance (Van Iddekinge et al., 2023). The target of bullying may not necessarily put more effort in the betterment of their resources because they may not deem their career to have growth potential within the organisation where they are bullied.

In the organisational context, this destruction of drive and confidence directly assaults employee well-being, which Ahmad et al. (2020) define broadly as encompassing the full spectrum of emotions and work experiences necessary for achieving job satisfaction, professional effectiveness, and a high quality of life. By attacking the employee’s sense of professional effectiveness, bullying actively prevents them from achieving the very state of well-being crucial for the progression of their respective careers (Marlowe, et al., 2021).

2.2.5 Workplace Bullying and Mental Health

Given that life inherently involves various stressors, how can researchers accurately attribute an individual's mental health challenges specifically to workplace bullying, as distinct from personal issues or an individual's general inability to cope with life events? Because human beings want to self-actualize and derive purpose with the jobs that are esteemed by others (Laaser & Bolton, 2022), workplace bullying is deemed to have severe mental health repercussions (Anasori et al., 2020) because it directly threatens the individual's purpose and their ability to provide for themselves and their families.

Majeed and Naseer (2021) define stress as being generally understood to be any physical or psychological tension which may be triggered by various internal or external factors. Job stress or occupational stress occurs specifically when the required capabilities are exceeded by the demands of the job, resulting in a negative impact on the employee's wellbeing or work performance.

The key components of workplace bullying are the repeated and unreasonable behaviours that the victim of the bully is exposed to over a period of time (Gardner et al., 2020). The main objective of this harmful, offensive and malicious behaviour is to intimidate and humiliate its intended target whilst creating a psychologically unsafe work environment. Mental health problems encompassing anxiety, where the victim has unending panic attacks, in constant fear anticipating another incident and overwhelming feelings of powerlessness are mentioned by Rosander et al (2020) to influence and be dealt with by the two genders differently.

Men, because of societal pressures related to masculinity, may not easily admit that they are being bullied and thus less likely to report bullying. Consequently, their responses to bullying may appear less severe than those of women (Rosander et al, 2023). Furthermore, women being the minority in male-dominated sectors like the insurance industry, mining and so forth, even when they are successful in those roles, they will be ridiculed with gender biased comments or certain personality traits that eventually affect their mental health (Reknes et al, 2021; Rosander et al., 2023). Over the ages, women are known to be more in tune with their emotions than men, which was not a surprising observation by Rosander et al (2020) who found that mental health problems seem to linger much longer on women even after they are no longer the target of bullying or have resigned from the organisation where they experienced the bullying.

The extant literature suggests a strong association between workplace bullying and mental distress of the target of the bully as well as the observer of the bullying (Nielsen et al., 2021). The observer of the bully especially when they know the victim are deemed to suffer the same intensity of mental health symptoms as the target of the bully. Galanis et al (2025) reiterate the disastrous effects of workplace bullying on both the psychological and physical health of the recipients. This often results in severe depression, where victims of bullying experienced insomnia, physical symptoms like headaches, hypertension and cardiac symptoms (Boudrias et al., 2021).

Some scholars believe that some behaviours that are associated with workplace bullying have more psychological effects on the target more than physical (Quinn et al., 2025). One of the worst consequences of workplace bullying is when the victim starts believing the negative things that are said about them and starts making silly mistakes because they lose self-confidence and a sense of self-worth, see themselves as a failure, feelings of inadequacy and incompetence, starts experiencing difficulty concentrating at work which leads to long-term damage to their professional identity (Tiwari et al., 2024).

An interesting twist of roles on whether workplace bullying leads to mental health issues, or whether mentally challenged individuals become the perpetrators of workplace bullying. Rosander (2021) confirms this different perspective of a relationship between workplace bullying and mental health indicating that individuals who suffer from mental health, are most likely to perpetuate bullying in the workplace. As much as research has shown that the prolonged exposure to workplace bullying inflicts severe psychological stress to the point of suicidality more amongst men than women (Conway et al., 2022), the foundation of workplace bullying is further confirmed by Rosander (2021) to originate from a mentally unstable individual.

2.2.6 Witnesses and bystanders of workplace bullying

When workplace bullying occurs, everyone suffers because it extends beyond the targeted individual. It affects the bystanders and witnesses who see it happen. Niven et al. (2022) highlight that bystanders of bullying suffer the same effects of bullying, fearing they may be treated the same way in the future.

Research indicates that witnesses and bystanders that are exposed to bullying in the workplace can either take a stance of being *(i)* active constructive bystanders, which involves confronting the bully and assisting the victim or *(ii)* passive destructive bystanders who decide to do nothing despite having witnessed the bullying (Ng & Notelaers, 2022). This means that bystanders and witness are indirect victims of workplace bullying, which may lead to an unplanned exit from the organisation.

The lack of interventions by some bystanders is not intentionally active nor passive, they deem their actions will not make any difference, and sometimes even if they did help, they suppose this to be too great of a risk to take and thus opt for the self-preservation route (Paul et al., 2020). In other instances, observers or witnesses of the bullying may side with the bully, effectively finding the target of the bullying to be at fault (Xu et al, 2020).

The failure of colleagues and witnesses to challenge or intervene in workplace bullying (Nielsen et al., 2021) whether due to self-preservation or alignment with the perpetrator, has profound consequence that extend beyond the immediate target. The corrosive effects of bullying extend beyond the immediate target but may be costly for the organisation in terms of low morale among witnesses and bystanders, leading to significant legal and reputational cost implications as well as Human Resources' financial turnover and replacement cost when bullied employees and observers of the bully depart, resulting in the loss of productivity and reduction in economic activity (Cullinan et al., 2020).

2.2.7 Leadership and rainmakers within the insurance industry

The insurance industry as an active member of the financial industry, is seen as a catalyst for the South African economic growth (Adjasi & Yu 2021; Horvey et al 2023) and is notorious for its high performers and revenue-driven targets. According to McAnally and Hagger (2024) human beings who have an innate hunger and desire to find purpose and fulfilment in their work become high performers. Expert power is prevalent in this industry due to its specialist nature and large financial targets.

It is with this in mind that when the perpetrator of bullying is viewed as a high performer, a rainmaker, who contributes significantly to the revenue of the organisation and has the expert and legitimate power as part of their role within an organisation (Wright, 2020),

Depending on the personality type, this innate hunger pushes employees to be top achievers, wins competitions regardless of how and who they harass along the way (Garvey & Mackenzie, 2024) as they climb the corporate ladder. Getting ahead of their peers and creating an environment of conflict and superiority amongst their colleagues (Wright, 2020) seems to be a chosen path by the bullies to stay ahead of the game.

Ignorance by leadership and management to identify effective and efficient policies and mechanisms that will address workplace bullying before it spreads like a virus (Goodboy et al., 2020) throughout the entire insurance industry remains a challenge. Organisational leaders often tolerate a rainmaker's bullying behaviour, turning a blind eye to the harassment because their charisma and client relationships may cause clients to follow them, leading to reduced revenue growth for the organisation (Harvey et al., 2025).

In the work environment, employees learn from others, primarily through the observation and imitation of colleagues but most importantly the imitation and observation of the organisational leaders (Zeb et al., 2024). This modeling goes beyond observable and tangible job-related skills to incorporate effective components like emotional intelligence and professional attitudes.

Zeb et al. (2024) emphasise the above point further by saying that ongoing support from the leaders is identified as one of the factors that can influence job performance and/or the intention to leave the organisation. If leader support is crucial to job performance, then there is an inverse relationship between the lack of support from leaders and job performance, leading to disgruntled employees with the intent to leave (Sungu et al., 2020).

The way leaders behave and treat their employees is crucial because they influence whether employees believe their work performance is helping and contributing to the conservation of their most valuable resources. This perception is important to employees because it will influence their continued commitment to the organisation in relation to their work performance as mentioned by Sungu et al. (2020), or they may decide to leave the organisation if they do not feel valued.

Resources in the workplace are categorised as all the aspects that are work-related including the physical, emotional, psychological and social resources that an individual brings to their place of work (Naseer & Raja, 2021). In general, individuals are motivated to acquire, build and protect resources they value and deem important. This aligns with the existing body of research where workplace bullying was found to have dire effects on the work performance and job satisfaction of those who are directly and indirectly affected by it, mainly the recipients, observers and witnesses of workplace bullying (Salin & Notelaers, 2020).

Women in the industry may observe or witness the bullying of other women (Davis et al., 2023) within the industry, and see how these continued actions of harassment and intimidation negatively impact the trajectory of the careers of these women.This can create a frightening effect, making women avoid been seen or raising their opinions in meetings as an example. Instead of being the focus of the bullying, these women may opt to seek roles that are less visible to avoid being targets (Salin & Notelaers, 2020). This could lead to the limitation of their promotions and progression in their careers

2.2.8 Chapter Summary

This chapter argues that workplace bullying significantly hinders the career progression of women, especially within male-dominated sector like the South African insurance industry, an area that is under-researched. The problem is rooted in broader gender inequality and manifests through tokenism, where the few women in senior roles are subjected to intense scrutiny and criticism. This puts women in a "double bind" as they are criticized for being too assertive or deemed incompetent if they are too communal.

Supporting this, South African Statistics (2025) data shows that women face much higher unemployment rates and are segregated into lower-skilled jobs, confirming a systemic glass ceiling. Ultimately, the chapter shows that bullying, often tolerated when perpetrated by high-revenue "rainmakers", causes severe mental distress, undermines performance, erodes self-confidence and forces women to choose lower-visibility roles for self-preservation, further limiting their advancement.

CHAPTER 3: RESEARCH QUESTION

3.1 Research Question 1

3.1.1 How does workplace bullying influence the career trajectory of women in the insurance industry of South Africa?

Although specific studies on the South African insurance industry may be limited, evidence from the broader financial industry and across South African workplaces indicate a link between workplace bullying and the career trajectory of women (Turner, et al., 2021), where women's career progression is much slower than their male counterparts (van Rensburg, 2021) due to various barriers against them in the workplace. The anti-discriminatory laws to promote gender equality have since been adopted in South Africa (Bodalina & Mestry, 2022). However, the spillover from the South African patriarchal history encompassing gender disparities, fewer women in managerial positions, work allocation and overload, marginalisation of women especially in male-dominated industries, continue to prevail (van Rensburg, 2021; Bodalina & Mestry, 2022).

This lack of inclusion and acceptance has a negative influence on the career development of women as it hinders their career growth (O'Brien et al., 2023; Bridges et al., 2023), when they are constantly excluded from key meetings where crucial business decisions are taken or denied opportunities to develop or demonstrate key new skills. Over time, this lack of acceptance and inclusion causes women's contributions to be undervalued and overlooked (Sim & Bierema, 2024). As a result, they are frequently passed over for senior roles and challenging assignments despite their proven competence. This creates a powerful glass ceiling (Mwashita et al., 2020; Grangeiro et al., 2022; Khan et al., 2024) rooted not just in overt gender bias or workplace bullying, but in systemic relational exclusion.

Studies examining gender stereotyping in the workplace consistently reveal systemic bias and several continuous challenges that prevent women from progressing at the same rate as their male counterpart at every single stage of their career trajectory (Heilman et al., 2024). These challenges and barriers that are stacked up against women progressing in their career paths are not only put up by their male colleagues in senior positions, but there is also a queen bee syndrome at workplace where women occupying senior positions hinder the career progression of other women to those position in order to maintain power and be the only "queen" amongst the men (Tchindebet, et al., 2024)

3.2 Research Question 2

3.2.1 How effective are the current organisational policies and support systems in addressing workplace bullying (Plimmer et al., 2022)

Even though workplace bullying affects an individual or a group of people in the workplace, it is essentially an organisational problem because it undermines the psychological and physical wellbeing of the targets of the bullying, the witnesses and bystanders as well as organisation alike (Tuckey et al., 2022). Organizations have experienced significant erosion of essential personnel who choose to depart due to persistent bullying, excessive workload, anxiety, burnout, and stress (Plimmer et al., 2022) exacerbated by the bullying. Certain staff workers who struggle to deal experience underperformance, ultimately resulting in disciplinary measures, demotion, or involuntary termination from the organization. In severe instances, extended exposure to toxic surroundings leads to psychological distress, absenteeism, and long-term disengagement, all of which diminish organisational productivity and morale.

The purpose of policies and code of conduct within organisations is to regulate behaviour (Ren et al., 2022) of all employees within that organisation including those in leadership. The role of managers is to allocate tasks, ensure job performance is managed and benchmarked through performance appraisals in pursuit of steering the employees towards organisational objectives (Tuckey et al., 2022), however this legitimate power can easily be misused to mistreat subordinates (Wright, 2022).

Not only is workplace bullying prevailing within organisations, but it also has detrimental and erosive effects on both the targets of the bullying and the organisation itself (Valentine et al., 2021). The targets tend to distrust the organisation and blame them for creating an unsafe work environment leading to turnover intentions (De Clercq et al., 2022). How is it that even with strict anti-bullying laws in place, the illegal practice of workplace bullying persists within organisations (Wright, 2020).

Although South Africa makes provision for gender equality (“The 2030 Goal”), South Africans are deemed to be characterised by their patriarchism and traditional belief systems (Maponya, 2021) about women being weak and vulnerable, and perhaps not made for top positions especially in male dominated industries. Consequently, resistance to policies and procedures promoting gender equity and diversity within organisations comes from common beliefs and perceptions that they unfairly benefit women to the detriment of men (Bridges et al., 2023)

3.3 Research Question 3

3.3.1 How do organisational cultures and response mechanisms influence the experience of workplace bulling) among women in the insurance industry?

Organisational culture is defined as the shared values and beliefs within the organisation that are believed to guide and distinguish the organisation from their competitors (Quinn et al., 2025; ALFadhalah & Elamir, 2021). It plays a vital role in promoting the performance of an organisation (Nguyen et al, 2023) by setting shared values and philosophies in shaping the behaviour of its employees (Abane et al., 2022). When all staff members hold strong consistent values and beliefs, the stronger the organisational culture becomes (ALFadhalah & Elamir, 2021).

A performance-driven organisational culture that places excessive emphasis on rewards and competition can inadvertently foster conditions conducive to workplace bullying. When high performance is closely tied to incentives and financial rewards (Quinn et al., 2025), employees may experience pressure to achieve success at any cost, including engaging in behaviours that undermine or marginalise others (Garvey & Mackenzie, 2024). Such environments normalise aggression and competitiveness, cultivating a toxic workplace climate in which dominance and hostility are perceived as legitimate pathways to advancement and recognition (Quinn et al., 2025).

Organisational culture is perceived to be largely shaped by leadership (Nguyen et al., 2023) where they are central in creating a positive organisational culture, being role models to staff and displaying an environment of trust, support and empowerment for organisational performance (Akdere & Ega, 2020). On the other hand, a different side of leadership and organisational culture can enable or promote workplace bullying especially in high performance driven industries like the insurance industry (Stankov et al., 2022)

In an effort to be seen and heard in the male dominated industries like the insurance industry (Lucas et al., 2021) of South Africa, women feel they have no other choice but to align their behaviours with those of their male counterparts (Turesky & Waner, 2020). However, they still experience workplace bullying and are not completely accepted in the “boys club” because they are stereotyped as emotional and are most likely to leave the workplace to take care of their young children as opposed to their male counterparts who are stereotyped as strong and ideal for leadership (Chang et al., 2020).

CHAPTER 4: RESEARCH METHODOLOGY AND DESIGN

This study adopts a qualitative research methodology to explore the complex nature of the phenomenon under investigation. This chapter details the research design, and the specific qualitative methods adopted, explaining how they align with the study's objectives to ensure a rich and nuanced understanding of the influence of workplace bullying on the career progression of women in the South African insurance industry.

4.1 Choice of research design

Research design is described as a blueprint that offers guidance to the researcher by strategically coordinating research activities in achieving the objectives of the research starting from the collection of data to the analysis to ensure that the research question is answered (Awe, 2022). The research design chosen comprises several layers as described by Saunders and Lewis (2015) in their research onion framework to ensure that there is consistency between all the different layers of the research project. Saunders and Lewis, (2018) use the onion layer metaphor depicted in figure 1 below, to describe the multiple layers of this research beginning with the research philosophy, the approach to theory development, the methodological choice, strategy, time horizon and the techniques and procedures adopted in this study. Furthermore, a selection of applicable methods designed to answer the research questions are discussed in sections hereunder.

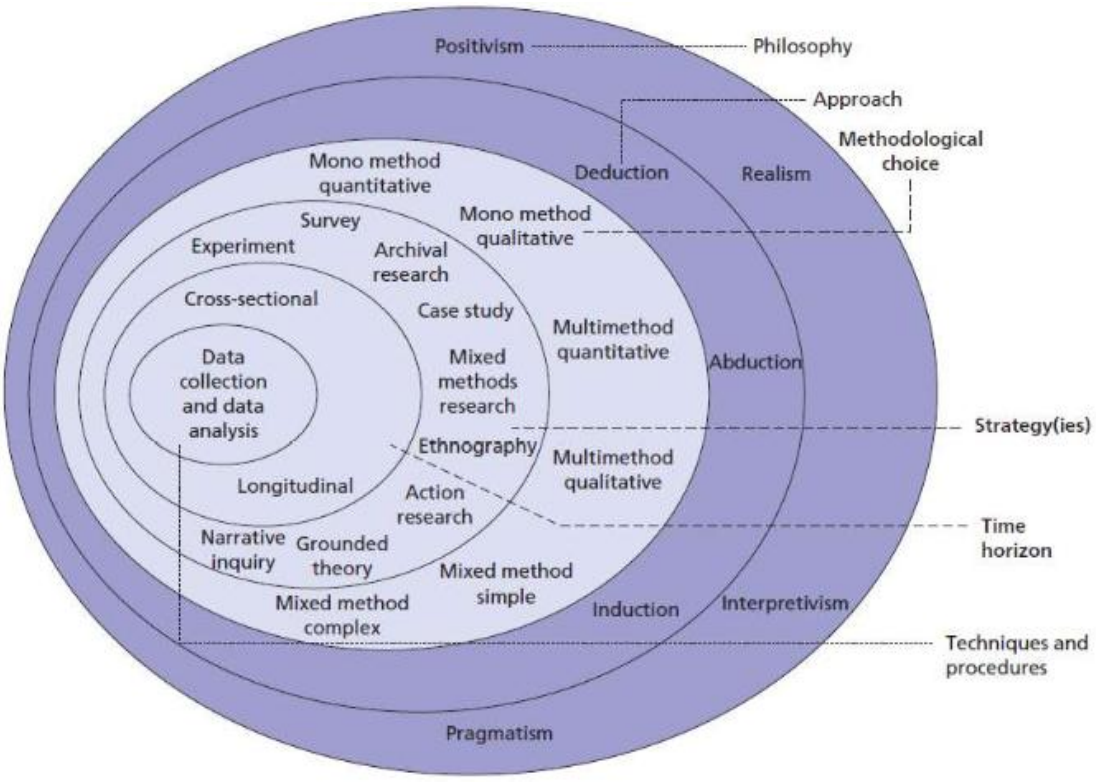


Figure 5: The research onion model (Saunders & Thornhill, 2012)

The selection of the research design was instrumental in directing the methodology required to effectively address the research questions. Furthermore, the design was integral in establishing and maintaining methodological rigor and coherence throughout. An exploratory qualitative approach (Rendle et al, (2019) was adopted as it was considered the most appropriate method for generating new understanding (Saunders & Lewis, 2018) concerning the phenomenon of women's bullying experiences in the workplace.

4.1.1 Research philosophy

The research philosophy underpinning this study is interpretivism as shown in the outer layer of the research onion model above. The interpretivist paradigm believes that knowledge is not a measurable absolute, but a construct that emerges thorough interpersonal interactions, human contact, interpretation or shared meaning (Omodan, 2022). The interpretivist research is inherently identified by its engagement with people as opposed to the empirical measurement of objects which refers to the gathering of data that can be counted and measured numerically (Saunders & Tosey, 2012). Interpretivism paradigm focusses on quality and depth of understanding why people do the things they do, and how they feel.

This approach is defined by its interactive engagement with participants, prioritising the understanding of reality through individuals and subjective interpretations. In other words, reality is social constructed (Alturki, 2021). To achieve a deeper understanding of this phenomenon of the bulling of women in the workplace, the interpretivist paradigm was the ideal vehicle to use due to being heavily reliant on qualitative data particularly through methods like semi-structured interviews and observations (Omodan, 2022). The dialectical engagement with the respondents gave invaluable insights in understanding their lived experiences; thoughts, feelings and concerns (Irshaidat, 2022). Such equilibrium between the researcher and the respondents provided opportunities for relationship building, enabling an atmosphere of openness and trust.

There are two assumptions that are linked with the interpretivist paradigm, which are ontology and epistemology. The ontological assumption are our fundamental beliefs about what is true and real. In other words, ontology is about what exists. This includes believing that something exists, if the information we get is trustworthy, what we assume to be true about people and figuring out how our world really works in general (Junjie & Yingxin, 2022).

The interpretivist epistemological assumption seeks to validate the information required, how it can be obtained and how researchers establish the moral and ethical parameters by which the observed phenomena are to be categorised and evaluated (Vargas-Bianchi, 2025; Junjie & Yingxin, 2022). In other words, epistemology is about how we know what exists. It is therefore on this basis that interpretivist philosophy be deemed to align perfectly with this study, with a combination of both the ontology and epistemology assumptions which are qualitative in nature, to gain in-depth insights into the lived experiences of women exposed to workplace bullying in the insurance industry of South Africa. The respondents had a perception and understanding of their own reality and lived experiences.

4.1.2 Approach to theory development

The inductive approach was adopted in this study and is represented on the second layer of the research onion model. The decision on the approach to theory was influenced by whether the researcher wanted to test the theory or to build on it. Because the researcher wanted conclusions to be derived from the in-depth interviews, specific observations and interactions, hence the inductive approach was adopted to build on the theory (Vargas-Bianchi, 2025).

Inductive approach is based on the bottom-up theory development as it seeks the active participation of the respondents, and the creation of a new theory by the researcher based on the observations made (Samanta, 2021). The inductive approach allowed unexpected responses such as feelings, thoughts and concerns which the researcher could not have prepared for in advance. With the inductive reasoning process, individual facts were observed first then a conclusion about a principle or premise based on those facts was then made (Shin, 2019).

4.1.3 Methodological Choice

A qualitative research method was best suited for the nature of this study because it intended to understand and gain in-depth insights on the lived experiences of women who experienced workplace bullying in the insurance industry of South Africa. An exploratory research design and approach may change as the researcher learns more about the phenomena being studied (Rendle et al., 2019). Adopting the mono-method qualitative approach, as depicted on the third layer of the research onion framework, was appropriate in attaining what the study aimed to achieve. In qualitative methodology, in-depth insights and perspectives that the researcher aims to gain can be explored using semi-structured and open-ended interviewing to bring

to the surface opinions and lived experiences (Remtulla et al., 2021). Semi-structured interviews are said to be a popular qualitative data gathering technique (Brown & Danaher, 2019). The degree to which this technique was effective, rested significantly on the relationship, rapport, and lever of trust that was established between the researcher and the women being interviewed.

In-depth interviews were conducted with fifteen women working in the insurance industry to collect data. Many scholars note the role of interviews on several different roles in qualitative research related to ontological and epistemological assumptions (Langley & Meziani, 2020). These interviews were particularly useful in understanding the story and context behind the experiences of the participants. It is with this in mind that the researcher sought to uncover the reasons and motivations behind certain patterns and events, answering the questions what? when? and how the career progression of women was affected by bullying in the workplace.

While bullying has been part of humankind since the beginning of time (Iordache, et al., 2025) with extensive research conducted on this phenomenon. This study sought to obtain in-depth understanding of workplace bullying and its effects on the career progression of women in the insurance industry of South Africa.

4.1.4 Research strategy

Phenomenology is the study of the lived experiences of human beings (Williams, 2021). It is with this notion that this study adopts the phenomenology research strategy. The word “phenomenon” is derived from the Greek words “phainein” meaning “bring to light” and “phainesthai” meaning “to appear.” (Williams, p.367, 2021). The study aimed to bring to light and explore the essence of a phenomenon with empathy, observing it from the perspective of the lived experiences of those women exposed to workplace bullying and the implications on their career progression and overall professional growth within the said insurance industry.

4.1.5 Time horizon

The two main time horizons as indicated on layer five of the research onion model are cross-sectional and longitudinal. This study adopted the cross-sectional design as the research aims to analyse data from the women at a single point in time. Cross-sectional design is defined by Saunders and Lewis (2018) as a study of a specific topic that is applicate at a particular time.

The interviews were conducted at a specific period of time; hence the cross-sectional time horizon was best suited for this research. The advantages of cross-sectional studies are easy to conduct, cost effective and useful for the establishment of preliminary evidence that can be used for the future planning of advanced study (Wang & Cheng, 2020).

4.2 Research methodology

The research methodology is presented in this section. First, the scope of the study will be established by defining the population and unit of analysis. Next, a detailed discussion of the data collection and analysis techniques used will follow. Finally, the section addresses the limitations encountered in conducting this research.

4.2.1 Population

The target population for this research were all women who worked in the insurance industry of South Africa for more than three years. The insurance industry is classified under the financial institutions in South Africa with limited research addressing this phenomenon in this industry at the moment. Research and data collected by Gardner et al. (2020) where an online survey with 991 (41%) male participants and 1,421 (59%) being women, showed that women were more likely to hold managerial positions in administration, finance and professional sectors and men more in mining and construction. With the insurance industry deemed to be male dominated, the study concluded that women, regardless of role, ethnicity, or age, were more likely to suffer workplace bullying than their male counterparts (Gardner et al., 2020).

4.2.2 Unit of analysis

The unit of analysis in this study is the individual woman working within the South African insurance industry, while the level of analysis focuses on the individual (micro), organisational (meso) and industry (macro) levels, examining how personal experiences of workplace bullying are shaped by, and situated within, broader organisational structures, cultural norms, and power relations

Table 1: Level of analysis

Level of Analysis	Focus Area	Key Elements in This Study
Micro (Individual)	Individual lived experiences	How individual women experience, interpret, and respond to workplace bullying and its influence on their confidence, mental health, and career aspirations
Meso (Organisational)	Workplace structures, culture, and power relations	Organisational policies, leadership accountability, HR practices, and informal norms that shape responses to bullying
Macro (Insurance Industry)	Industry culture and response to mechanisms	Broader gender norms and industry culture, and socio-economic structures that influence women's career progression

4.2.3 Sampling method and size

There are two methods of sampling designs, namely probability sampling and non-probability (Hennink & Kaiser, 2022). This study focussed on the non-probability sampling which are those elements of the population that do not have an equal or known probability for selection (Turner (2020). Snowball sampling is the non-probability sampling where information and possible contact details of potential participants are suggested by the initial participants (Saunders & Thornhill, 2012). The sampling size was initially identified through my professional network and personal contacts followed by snowballing. In the endeavours of research, participation of the entire population is not possible (Turner, 2020). Therefore, sampling from the population made better sense, and proved to be more practical, allowing data to be collected much faster and more cost effectively.

To ensure participant anonymity and comply with the requirement for non-identifiable data storage, participant names, company name and age was not captured. However, to provide insight into their professional background, work experience and current position within the insurance industry were recorded to indicate their experience and professional tenure, which varied from four years to thirty-two years. The work positions also varied from underwriters, senior underwriters, claims officers, data analyst specialist, risk and compliance, middle and executive management roles within the various insurance companies in South Africa.

It was evident that these women hold significant roles within their respective companies, with further aspirations to progress further in their careers within the insurance industry of South Africa. These women had the desire, the means and the resources to climb the corporate ladder, most of them are raising young families whilst endeavouring to balance work, life and career progression (Dawood & Seedat-Khan, 2023).

Purposive sampling (Campbell et al., 2020) was utilised to intentionally identify women who could provide in-depth information of workplace bullying and its influence on their career progression. This non-probability sampling approach allowed the researcher to focus on women with direct professional experience in the insurance industry, thereby ensuring that the data collected was both contextually relevant and aligned with the study's interpretivist orientation. The sample in this study are the women who work in the insurance industry of South Africa. The researched aimed to interview between twelve to eighteen women with characteristics of interest in the study.

While the researcher was cognitive of the fact that the sample was not likely to represent the entire population of the South African women in the insurance industry, those included will reach saturation as they provide insightful information on the effects of workplace bullying on their career trajectory. Saturation was reached with participation eleven (refer figure 6 on the saturation bar chart), but the researcher continued to interview four more women to ensure there was no new information. Fifteen women in total were interviewed. Saturation is an important indicator that demonstrates two things about the data from a purposive sample: it is adequate for the research goals, and it successfully incorporates the full spectrum of in-depth lived experiences and the diversity of the phenomenon being investigated (Hennink & Kaiser, 2022).

4.2.4 Measurement Instrument

The qualitative research method that follows a semi-structured interviewing process was used to gain insights and the trust of the women being interviewed. Principles of semi structured interviews are much valuable as they produce rich and authentic data that enables these interviews to be more dialogical and flexible with open-ended questions (Brown & Danaher, 2019) which will be obtained through the interview process. This method provided a platform for personal interaction thereby creating an atmosphere of openness and trust. Unlike the gathering of information using

closed questions with responses that are predetermined (Newton et al., 2025), the selected measurement instrument was suitable for digging deeper as the women shared their lived experiences of this phenomenon happening in their places of work. The information gathered through the measurement instrument provided the flexibility to ask follow-up questions and adjust some questions based on the lived experiences shared by the participants (see Appendix 1: Research Objectives) detailing interview questions to answer RQ1, RQ2 and RQ3)

4.2.5 Data gathering process

The data collection and analysis process are represented at the last layer of the research onion model. The data collection began after the application of ethical clearance was applied for and approved. Data was collected between the 14th of August 2025 and 4th of September 2025, starting with the women at my current place of work, thereafter through my professional network and personal contacts, resulting in snowballing effects where the participants were happy to recommend other women within the industry. Due to the sensitive nature of this study, most of the women preferred to be interviewed in the evenings between 19h00 – 20h00 when they were at home as opposed to being in the office during the day.

The researcher firstly reached the participants via a WhatsApp message, advising them how their numbers were obtained from mutual contacts, and stating the purpose of the research and asking for their email addresses. This then was followed by a formal invitation letter via email attaching both the consent form and research questions. The attachment of research questions to the invitation was meant as a good gesture to calm the nerves of the participants and reassure them about the main purpose of the interview, which was to gather information without revealing their names, their managers or the name of the organisations.

The researcher always started the Microsoft Teams meeting with the video camera turned on, with a Microsoft Teams background of a cabin with a fireplace. This was an endeavour to create an ambiance of openness and trust where women were having a conversation whilst “sitting by the fireplace”. At the beginning of the interview, the researcher introduced the research topic, thanked the participant for their time and agreeing to be interviewed. The researcher reassured the participants that information shared during the interview will be treated with utmost respect and confidentiality. Reiterating that the sole purpose of the interview was to collect data and obtain insight on their lived experiences, therefore no need to mention people’s names or company names during the discussions.

The researcher requested the participants to sign and return the consent letter, reiterating that they can withdraw their participation at any point in time if they felt uncomfortable or wished to do so. Participants could reach out to the supervisors who were mentioned in the consent letter if they had any questions or had some concerns. It was made clear to the participants that their participation was purely voluntary for the gathering of information.

At the beginning of the interview, participations were asked questions about their tenure in the industry and whether they chose the industry or if the industry chose them. This is a well-known notion in the insurance industry where many people will say the industry chose them, meaning they joined the industry by default and not by necessarily studying insurance at a university. After the opening questions were asked and the participants were settled and comfortable with the flow of the interview, the first research question was introduced followed by open-ended probing questions with the objective of gathering in-depth information to answer the research questions.

Except for Participant 4, whose interview lasted less than thirty minutes, 80% of the interviews were between thirty to sixty minutes. The interviews for Participants 12 and 14 went over an hour as both ladies were passionate about the subject. The researcher made them aware during the interview that they were going over the 60 minutes scheduled time, both ladies said they do not mind.

Table 2: Duration of participant interviews in minutes

Participant	Industry Experience	Duration
P1	8 years	32.16
P2	10 years	33.55
P3	12 years	59.50
P4	7 years	26.40
P5	6 years	30.17
P6	5 years	35.41
P7	22 years	32.21
P8	11 years	31.31
P9	19 years	45.58
P10	30 years	45.45
P11	17 years	45.26
P12	12 years	1.12:37
P13	10 years	43.30
P14	32 years	1:21:01
P15	4 years	59.21

Primary data was collected using video conferencing facilities of Microsoft Teams. Participants were requested to switch on their video cameras for a more personal one-on-one discussion. At times during the interview and due to network challenges, we would switch off our cameras for better connectivity. However, during the interview process and despite network challenges, there were no sessions that started and ended without the videos being turned on. Interviews were conducted in English. The researcher would repeat in English what was said if the participant spoke in a different language.

The interviews were recorded and transcribed by Microsoft Teams transcriber with the consent of the participations. This was an extra step taken to ensure that responses of the interview were captured accurately. The transcriptions were downloaded into Microsoft Word document and saved without any personal identifiers. The fifteen participants were saved as Participant 1 up to Participant 15. Each transcription was revisited and corrected by the researcher to ensure accuracy of the conversations.

Most participants kept to the agreed dates and times except for participant 6 and 11 who asked to reschedule due to unforeseen family commitments. Almost all the discussions were emotional, where there would be shedding of tears. All the participants were gracious with their time and sharing of their very painful experiences. At the end of each interview, the researcher should help the participant to feel grounded again, so they do not feel too vulnerable and exposed after sharing such sensitive information (Mahat-Shamir et al., 2021). The researcher shared personal encounters about the phenomenon being discussed in the endeavour to reassure the participant that they were not alone and showed appreciation and gratitude to the participant for their time and willingness to share their experiences and reassure them of the confidentiality of the discussions.

4.2.6 Data analysis approach

Interpretation of the data is shaped by the assumptions, professional commitments, and established scholarly knowledge of the researcher. Consequently, the resulting coding process generates thematic patterns representative of common or shared meaning (Braun et al., 2019). It is on this basis that ATLAS.ti software was used to analyse the qualitative data through coding, identifying themes, patterns and concepts.

The recorded transcripts were downloaded using Microsoft Word. The fifteen transcripts received from Participants 1-15 were manually cleaned where the repetition of words like “and, and, and” or “I know, I know, I know” were deleted from the script to ensure they were ready for coding on ATLAS.ti. To analyse and code data using AI, ATLAS.ti has two options. The first option being AI Coding where ATLAS.ti automatically suggests themes and research questions. The researcher opted to use the second option of intentional AI coding and analysis to ensure that ATLAS.ti focusses on the four main aspects of the research, namely (i) the purpose of the research which is “*the influence of workplace bulling on the career progression of women in the insurance industry of South Africa*” with three overarching questions: (ii) “*how does workplace bullying influence the career progression of women in the insurance industry”*, (iii) “*how effective current organisational policies and support systems in addressing workplace bulling”,* and (iv) *“how do organisational cultures and response mechanisms influence the experience of workplace bullying among women in the insurance industry*”.

Firstly, 338 open codes were manually generated on Microsoft Excel from line-by-line analysis of participant transcripts. The spreadsheet was thereafter uploaded to ATLAS.ti Intentional AI coding where coded segments were organised into level 2, generating 200 axial codes by identifying similarities, overlaps and converging concepts (Alhassan et al., 2023). Axial codes were subsequently grouped into 50 sub-themes through pattern recognition and constant comparison.

The final step involved synthesising these sub-themes into 14 overarching themes that addressed the three research questions. Throughout this iterative process, codes were refined, merged, re-labelled, or collapsed as conceptual clarity deepened. Regular movement between transcript data, codes, and thematic categories ensured that final themes remained grounded in participant experience rather than researcher assumption. The researcher sought to accurately reflect and respect the participants' contributions by integrating the diverse elements and experiences discussed throughout the interviews, resulting in the identification of fourteen distinct themes.

Thematic analysis was adopted by the researcher with the view to interpret and make sense of the information collected on lived experiences of the sample that was interviewed. Thematic analysis is a highly popular method for qualitative research methodology specifically for descriptive data that requires comprehensive analysis

to make sense of the complexity of qualitative data (Naeem et al., 2023). By displaying data in easily accessible codes or maps, the researcher not only organises all the information, but can also gain an appreciation of the overall picture, determine how categories and concepts are related, and draw informed conclusions (Rana eta al., 2023).

Rooted in the interpretivist paradigm, this study acknowledges that reality is socially constructed, subjective, and dependent on context. This means that knowledge is not realized as an objective truth but can be co-created through interactions between researcher and participant. Due to this interaction, reflexivity becomes essential because the researcher inevitably brings their personal experiences, professional backgrounds, emotions, and pre-existing assumptions into the research process (Dodgson et al., 2019).

Within an interpretivist paradigm, the researcher is not considered a neutral observer. Instead, they are a meaning-making instrument, actively influencing on how questions are asked, how participants respond, what is emphasised during analysis, and how themes are constructed.

4.2.7 Quality controls

To ensure methodological rigor, this study implemented Lincoln and Guba's (1988) four criteria for trustworthiness: credibility, dependability, confirmability, and transferability (Enworo, 2023; Lincoln & Guba, 1988) . Credibility was built through systematic coding, researcher reflexivity, and prolonged engagement with the data. Dependability was supported by maintaining a consistent analytic process using ATLAS.ti, creating a single audit trail of all coding, memos, and visualisations. Confirmability was achieved by directly grounding the generated themes in participant quotations and analytical memos that documented every interpretive decision, thereby minimising researcher bias. Lastly, the transferability of the findings was enhanced by providing a rich, detailed description of the participants' professional roles and industry context, enabling readers to assess the applicability of the results to similar organisational settings (Nowell et al., 2017).

4.2.8 Limitations

There is an ongoing debate whether qualitative results are generalisable in the same manner as quantitative results (Collingridge & Grant, 2019). Analytical generalisation is when findings in one study can be applied in another situation by drawing similar or different theoretical frameworks for the understanding or interpretation of the

offered generalisation. FitzPatrick (2019) explored the notion of transferability as an idea of generalisability where the same research process is applied to a situation that is different which may lead to different results.

As this study utilised purposive sampling (Campbell et al., 2020) to interview fifteen women working within the South African insurance industry, the findings cannot be claimed to statistically represent the entire industry. Instead, the purpose of the sample was to provide rich, contextualised insight into lived experiences of the women which opens up possibilities for further research.

In addition, the subjective nature of qualitative data may introduce researcher bias especially in thematic analysis and interpretation. This may be more evident in instances where the researcher wants to build rapport by sharing personal experiences, leading to influencing participants' responses.

The use of technology may be a limitation in respect of connectivity issues and privacy concerns, which can inhibit open and honest discussions as participants may feel vulnerable when communicating online. Although virtual interview platforms such as Microsoft Teams enable flexibility and broaden access to geographically dispersed participants, they can also compromise the depth of rapport and the spontaneity of dialogue that often occur in face-to-face settings.

Technical disruptions, unstable internet connections, or delays in audio and visual transmission may interrupt conversational flow, potentially leading to loss of nuance or emotional cues critical in qualitative inquiry (Archibald et al., 2019). Moreover, participants may feel hesitant to disclose sensitive experiences, particularly those involving workplace bullying, due to uncertainty about data security or the possibility of being overheard in shared environments. These factors can influence the richness and authenticity of responses, thereby limiting the completeness of data and the interpretive depth of the findings.

4.2.9 Ethical Consideration

An ethical clearance for this study was submitted for the approval of the Master's Research Ethics Committee of GIBS ("MREC") and approved before collection of data. Given the sensitive nature of workplace bullying, all interviews were conducted with heightened attention to psychological wellbeing, and participants were informed of their right to withdraw at any stage without consequence.

To protect confidentiality, identifying details such as names and organisational references were anonymised during transcription, and participants were assigned coded identifiers (P1 - P15) before importing transcripts into ATLAS.ti.

Participation was restricted to women employed in the insurance industry for more than three years, possessed a formal diploma or degree qualification, and demonstrated aspirations for career progression. This ensured that participants could meaningfully reflect on organisational culture without coercion or vulnerability. Digital data were securely stored on password-protected devices, with encrypted backup and restricted access, in accordance with institutional data management policies.

Participants were provided with information about support services including supervisor email address should the discussion evoke distress or if they had an additional concerns or questions. Precise quotations were reported carefully to maintain meaning while protecting identities, and no organisational affiliations were disclosed. These procedures collectively mitigated potential harm, upheld privacy, and ensured adherence to ethical standards for qualitative research involving workplace experiences.

The subject matter of the research being of sensitive nature due diligence and care was undertaken by the researcher to adhere to the ethical codes encompassing *(i)* the protection of research participants and researchers from harm or exploitation; *(ii)* the preservation of participant's rights, which take precedence over society's rights; *(iii)* to protect your rights and interests as a researcher (Green Pages, 2025). The participants signed and returned a consent agreeing to the following:

Voluntariness: Respondents were openly advised that participation was purely voluntary. They were given a consent letter and advised that they can withdraw at any time from the study without penalty.

Confidentiality: Anonymity was unattainable due to the utilisation of Microsoft Teams for the interviews. The participants could not remain anonymous to the researcher since the calendars were filled with dates and times denoting scheduled meetings with the researcher. Furthermore, during the interview, their names would be showing on the screen as per Microsoft Team's default settings.

However, the researcher ensured a certain level of anonymity by not mentioning any names or identifiers during the interview. Strict adherence to the Protection of

Personal Information Act (“POPIA”) of South Africa was followed. The participants were given the courtesy and respect to withdraw from the interview at any point during the discussions when they feel uncomfortable.

4.2.10 Storage of data

All collected data were managed in accordance with institutional policies and ethical guidelines for the safeguarding of research materials. Interview recordings, transcripts and ATLAS.ti project files were stored on password-protected devices with restricted access, ensuring that only the researcher could view or edit the collected data.

The confidential nature of digital data was understood and respected by the researcher hence being stored in the cloud for a period of 10 years without any identifiers, accessible via only via biometric recognition of the researcher (Green Pages). This is also in adherence with the South African Protection of Personal Information Act (“POPIA”). This means the respondent’s name, age, race, company or any means of identifying them will was not stored with the data.

Digital files were further backed up on an encrypted, cloud-based storage facility to prevent accidental loss or corruption. Raw data were anonymised prior to analysis, with identifying information removed during transcription to protect participant privacy. In line with ethical governance, all research materials will be retained securely for a period of ten years and permanently deleted thereafter through secure data disposal methods. No data was shared externally, and the verbatim quotations included in this dissertation were meticulously chosen to prevent any possible organisational identification. These procedures guaranteed confidentiality, data integrity, and adherence to ethical data management protocols throughout the study.

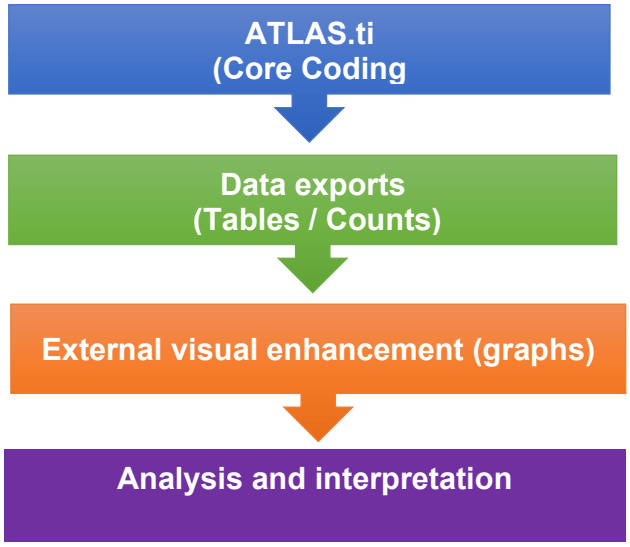
CHAPTER 5: RESEARCH FINDINGS

5.1 Introduction

This chapter presents the findings from the thematic analysis performed with ATLAS.ti on fifteen semi-structured interviews of women working in the South African insurance industry. This research employs Braun and Clarke's (2021) six-phase reflective thematic approach, facilitating the systematic identification, coding, and interpretation of structured meanings within the data. Emerging themes reflect participants' experiences of workplace bullying, the psychological and professional consequences of these behaviours, and the organisational conditions that enable them.

Qualitative data analysis was conducted using ATLAS.ti. Transcripts were imported as individual documents (Participant 1 to Participant 15) and coded line-by-line using inductive Level 1 open codes. Codes were then grouped into focused codes, sub-themes and global themes using the code group manager. Visualisation tools including the code-document table, code co-occurrence matrix and network views were generated in ATLAS.ti to demonstrate thematic relationships and distribution across participants. Code frequency tables were exported from ATLAS.ti into Excel to produce the saturation curve and theme density graph.

Figure 6: Visual pipeline diagram applied in findings



In presenting these findings, emphasis is placed on the cumulative nature of participant insights, illustrating how the dataset collectively reached thematic saturation. The data transformation process followed a structured four-level coding sequence.

Visual outputs generated within ATLAS.ti, including network views, code–document tables, and code frequency analyses, further clarify how patterns clustered across participants. The subsequent sections provide a demographic overview of the interview sample and then present the thematic outcomes that address workplace bullying's influence on women's career progression, the perceived effectiveness of organisational policies and support systems, and how workplace culture shapes responses to bullying.

5.1.1 Participant demographics

A total of fifteen participants were interviewed for this study from across the South African insurance industry. All participants identified as women with industry experience ranging from 4 to 32 years, occupying a variety of functions, including underwriting, claims, compliance, client engagement, risk management, and executive management. Purposive sampling was adopted to focus on women who have experienced workplace bullying or have been exposed to bullying dynamics within the industry. Interviews continued until thematic saturation was achieved. All participant identities were anonymised using Participant 1 – Participant 15 to protect confidentiality

Table 3: Participant demographics

Participant	Industry Experience	Current Position
P1	8 years	Claims Officer (Life)
P2	10 years	Claims Officer (Life)
P3	12 years	Head of Compliance
P4	7 years	Junior Underwriter
P5	6 years	Chemical Engineer Underwriter
P6	5 years	Underwriter
P7	22 years	Senior Credit Insurance Underwriter
P8	11 years	Client Engagement Assistant
P9	19 years	Digital Underwriting Specialist
P10	30 years	Mining Specialist Underwriter
P11	17 years	Casualty Treaty Underwriter
P12	12 years	Head of Risk Management (Actuary)
P13	10 years	Technical Underwriting Manager
P14	32 years	Executive Manager
P15	4 years	Risk Officer (Mathematician)

The criteria for participant selection required that each woman *(i)* had been employed in the insurance industry for more than three years, *(ii)* possessed formal education at diploma or degree level *(iii)* demonstrated clear aspirations to progress within the industry by showing progress in the career till the point where they experienced workplace bullying.

These criteria ensured that participants had sufficient exposure to organisational culture, career development processes, and performance management practices to meaningfully reflect on workplace bullying and its influence on professional advancement.

5.1.2 The participant code contribution matrix

The Participant Code Contribution Matrix illustrates the distribution of newly generated codes within the dataset and highlights the thematic insights developed throughout the interviews. The initial three participants (P1–P3) generated the largest share of novel codes, representing 48.52% of the overall total. This early surge indicates the initial emergence of foundational themes as participants presented previously unexplored concepts and experiences.

Subsequent participants contributed additional insights. However, the introduction of new codes progressively diminished following Participant 7. This reduction indicates a common qualitative trend in which later interviews tend to reinforce rather than significantly broaden the analytical framework. At Participant 11, the cumulative growth in novel codes had plateaued, signifying that thematic saturation had been achieved. The subsequent interviews provided limited new insights, primarily serving to confirm and elaborate on established patterns (see Appendix 2: Thematic network map and Appendix 3: Theme code frequency distribution)

Table 4: The participation code contribution matrix

Participant	New Codes Contributed	Cumulative Codes	% Contribution
P1	62	62	18.34%
P2	54	116	15.98%
P3	48	164	14.20%
P4	39	203	11.54%
P5	31	234	9.17%
P6	26	260	7.69%
P7	21	281	6.21%
P8	17	298	5.03%
P9	14	312	4.14%
P10	10	322	2.96%
P11	6	328	1.78%
P12	4	332	1.18%
P13	3	335	0.89%
P14	2	337	0.59%
P15	1	338	0.30%

Participants 1-3 contributed 48 and 62 new codes each, indicating that the early interviews introduced most of the insights where foundational meanings were identified. At this stage, the coding process captured broad experiential patterns, emotional responses, and organisational dynamics previously unrepresented in the dataset. This is typical in qualitative inquiry, as initial interviews map the conceptual boundaries of the phenomenon and establish the initial landscape of how workplace bullying manifests.

The cumulative percentages also highlight that, while a few participants offered particularly rich descriptions of workplace bullying, meaningful contributions were distributed across the sample. This enhances the credibility of the thematic framework by illustrating that the conclusions are not dependent on the experiences of one or two individuals but rather indicate a convergence among multiple participants. The declining percentage in the new code emergence is therefore not only expected, but desirable, as it signals analytic completeness rather than premature closure. Overall, the matrix provides transparent evidence of depth, consistency, and saturation, strengthening the dependability of the research findings.

5.1.3 Saturation test

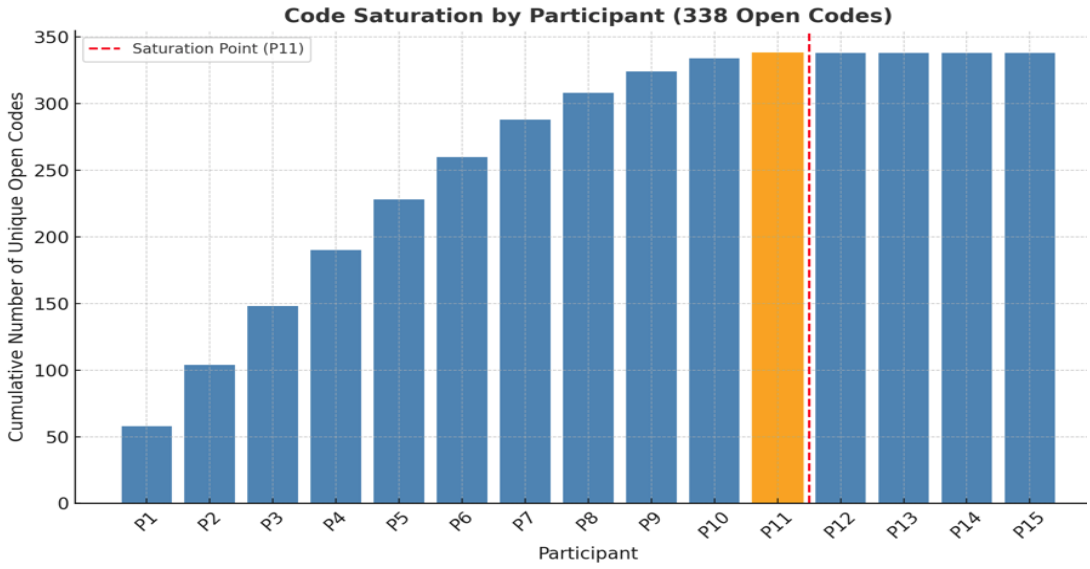


Figure 7: Saturation bar chart (Guest et al., 2020)

Participants 4-7 are categorised as middle interviews with refined and diversified insights at adding new codes, but at a decreasing rate, adding nuance and differentiation rather than introducing fundamentally new concepts. These contributions helped to distinguish between subtle forms of bullying, identify variation across hierarchical levels, and deepen understanding of organisational

conditions shaping experiences. This stage represents a diversification phase, where emerging concepts are clarified, compared, and strengthened through cross-case analysis. Here, themes become more analytically dense as patterned meaning is repeatedly observed, supporting the credibility of earlier insights.

Data saturation was achieved by Participant 11 after which no substantially new codes emerged. As illustrated in Figure 6 above by Participant 11, the number of new codes fell to single digits. Participants 12–15 contributed minimal novelty, generating just 1–4 new codes each. This marks the plateau zone, indicating that additional interviews primarily reinforced and validated existing thematic constructs rather than expanding them. This pattern is widely recognised as evidence of thematic saturation, suggesting that the analytic insights are sufficiently rich and stable to address the research questions comprehensively.,. Interviews 12–15 contributed confirmatory evidence, strengthening thematic robustness rather than generating novel concepts.

5.1.4 Theme density table

Table 6 below summarises the relative weight of each theme based on cumulative coded segments. This representation demonstrates the depth and prominence of thematic patterns across the dataset, indicating which areas were most focussed to the participant's lived experiences.

Table 5: Theme density table

Theme	Code Density (L1 Codes)	% of Total Codes
Career confidence erosion	44	11.49%
Imbalance of power by managers	40	10.44%
Performance management as bullying	37	9.66%
Divide-and-rule dynamics	32	8.36%
Defensive career moves	28	7.31%
Reputation damage	27	7.05%
Opportunity exclusion	26	6.79%
Coping & support	26	6.79%
HR ineffectiveness	21	5.48%
Gendered vulnerabilities	20	5.22%
Reporting barriers	19	4.96%
Prevention & accountability	18	4.70%
Male dominated industry culture	17	4.44%
Industry normalization	15	3.92%
Anti-bullying policy invisibility	13	3.39%
TOTAL	**338**	

The analysis of theme density offers a detailed understanding of the significance and emphasis of experiences shared by participants across the dataset. The Theme Density Table 6 above clearly shows that career confidence erosion stands out as the most densely coded theme at (11.49%). This highlights the ongoing and cumulative psychological effects that workplace bullying has on women's self-belief, perceived competence, and career motivation.

The imbalance of power by managers (10.44%) and the use of performance management as a bullying strategy (9.66%) were significant, underscoring the finding of power imbalance, where bullying frequently arises from hierarchical authority and formal evaluation methods rather than explicit aggressiveness. These elements combined indicate that organisational power structures significantly influence bullying behaviors.

Relatively rich themes, including divide-and-rule dynamics (8.36%), defensive career maneuvers (7.31%), and reputational harm (7.05%), further illustrate that participants' experiences were relationally shaped and socially reinforced by team cultures. The distribution of these codes indicates that bullying frequently affects interpersonal trust, peer support, and professional credibility, ultimately influencing career trajectories in subtle yet damaging ways. Additionally, themes such as opportunity exclusion (6.79%) and coping & support (6.79%) underscore the tendency of women to mitigate harm by pursuing alternative avenues for visibility or depending on informal networks instead of formal organisational channels.

Lower-density themes, including policy invisibility (3.39%), industry normalisation (3.92%), and male dominated industry culture (4.44%), were still present across the dataset but appear less frequently in explicit participant language. Their presence at lower densities suggests that systemic contributors may be under-recognised by employees, even though they implicitly underpin organisational tolerance. Similarly, reporting barriers, HR ineffectiveness, and prevention & accountability collectively reflect frustrations with organisational responses, though participants’ narratives more heavily emphasised impact over process.

Overall, the variation in code density demonstrates that experiences of workplace bullying are multidimensional, with psychological consequences, power dynamics, and social exclusion consistently dominating the narrative. Lower-density themes serve to contextualise these experiences within broader organisational systems and cultural norms, reinforcing that bullying is both interpersonal and structurally enabled.

Finally, the presence of coping & support across multiple participants suggests that while bullying is experienced individually, emotional recovery is often socially mediated through peer allies, family, or employee assistance programmes. The spread of this theme indicates reliance on personal resilience rather than organisational support.

5.2 Presentation of findings as per research question

This section presents the key findings derived from the thematic analysis of fifteen semi-structured interview transcripts, structured in response to the study's three guiding research questions. The analysis generated a hierarchical coding framework comprising four levels (open codes, focused codes, sub-themes, and overarching themes), enabling a nuanced interpretation of women lived experiences of workplace bullying within the South African insurance industry.

Code frequencies and thematic saturation were employed to evaluate the relative significance of topics articulated by participants. The results are organised per research question to illustrate how workplace bullying influences career progression trajectories (RQ1), how organisational policies and support systems address such behaviour (RQ2), and how wider organisational cultures and response mechanisms shape these experiences (RQ3). Where appropriate, intersectional insights are highlighted to demonstrate the interconnected nature of cultural, procedural, and career-related impacts.

Table 6: Code count per research question

Research Question (RQ)	Focus Area	Code Count	Percentage
RQ1	Influence of workplace bullying on career progression	92	26.9%
RQ2	Effectiveness of organisational policies & support systems	62	18.3%
RQ3	Organisational culture & response mechanisms	62	18.3%
RQ1/RQ3 ***(intersectional)***	Career impacts shaped by organisational culture	61	18.3%
RQ2/RQ3 ***(intersectional)***	Policies influenced by cultural norms	61	18.3%
Total	**—**	**338**	**100%**

RQ1 is the most prevalent research question (26.9%), affirming professional advancement as the principal issue related to workplace bullying. RQ2 and RQ3 exhibit equal saturation at 18.33%, underscoring the interaction between deficient

policies and cultural norms inside organisations and the insurance industry. The substantial saturation of intersectional categories (36.6%) indicates systemic entanglement rather than isolated difficulties.

As this study employed a qualitative methodology design, statistical tests were not appropriate. Instead, analytic rigor was demonstrated through code density, frequency mapping, thematic saturation and cross-participant confirmation criteria which aligns with qualitative research methodology.

5.2.1 RQ1: How does workplace bullying influence career progression

An overview of the participants' responses indicates that their capabilities and confidence were directly undermined by the bullying in the workplace, resulting in reduced visibility, slowed promotion and self-protective mobility

Table 7: How does workplace bullying influence career progression?

Theme	Frequency (Participants Citing)
Confidence Erosion & Self-Doubt	12/15
Gendered Expectations & Emotional Labour	11/15
Mental Health & Recovery Needs	10/15
Career Mobility as Survival	9/15
Growth Through Adversity	7/15

5.2.2 RQ2: How effective are current organisational policies and support systems?

Participants perceived anti-bullying polices as poorly communicated, inconsistently enforced and protective of high-performing offenders ("rainmakers"). Together, these organisational weaknesses significantly impair employee wellbeing by fostering fear, uncertainty, and emotional exhaustion, which discourages help-seeking and prolong exposure to bullying.

Table 8: How effective are current organisational policies and support systems?

Theme	Frequency (Participants Citing)
HR Distrust & Process Gaps	13/15
Rainmaker Protection & Leadership Accountability	12/15
Safe Channels & Anonymous Reporting	10/15

5.2.3 How do organisational cultures and response mechanisms influence the experience of workplace bullying among women in the insurance industry?

Culture exacerbated bullying by power imbalances, reputational coercion, and silence. Consequently, dissuading escalation and reporting while bolstering vulnerability. The extent of participant involvement in these topics offers persuasive evidence that workplace bullying in this environment is not an isolated incident, but a problem ingrained in the structure and culture.

Table 9: How do organisational cultures and response mechanisms influence the experience of workplace bullying among women in the insurance industry?

Theme	Frequency (Participants Citing)
Imbalances of Power & Managerial Impunity	14/15
Industry Gatekeeping & Reputation Politics	12/15
Bystander Silence vs Allyship	11/15
Banter Normalisation & Micro-Aggressions	10/15

5.3 Sub-Themes by research questions (RQ)

This section outlines the sub-themes that surfaced from the thematic analysis, structured in accordance with each inquiry posed. Identifying sub-themes at this level offers a detailed understanding of the patterns within participant narratives, illustrating how workplace bullying manifests, is addressed, and ultimately affects women in the South African insurance industry. By categorizing analogous experiences and interpretations, sub-themes facilitate a more profound analysis that transcends singular codes, emphasizing recurring patterns across various instances. This framework improves analytical clarity, facilitates a logical flow from raw data to more complex themes, and allows the study to address each inquiry with accuracy, transparency, and contextual richness.

5.3.1 Sub-Themes for RQ1

Table 10 below illustrates the sub-theme of how participants experienced workplace bullying, which directly influenced their career progression. The sub-themes arose from the integration of open and focused codes that are grouped around shared patterns of emotional harm, reputational damage, and reduced visibility to leadership. The mechanisms indicate how bullying affected confidence, credibility, access to advancement opportunities, and long-term career decision-making.

Table 10: RQ1: Influence of workplace bullying on the career progression trajectory

Sub-Theme ID	Sub-Theme Label	Representative Codes (Open)	Code Density
S001	Decision paralysis & over-preparation	O012 “Over-checking every email”; O067 “Delayed signoffs”; O143 “Seeking unnecessary validation”	7
S002	Public undermining in meetings	O019 “Corrected in public”; O084 “Sarcasm in group setting”; O255 “Idea dismissed, later adopted”	6
S003	Impostor spirals after critique	O033 “Doubting competence post nitpicking”; O109 “Rehearsing excessively”	5
S004	Reputation Damage by Superiors	O041 “Black sheep framing”; O121 “Rumour seeding”; O267 “Selective visibility”	7
S005	Career Mobility as Coping	O056 “Internal role shift”; O178 “Applying externally”; O311 “Exiting toxic team”	8
S006	Psychosocial Strain & Emotional Fatigue	O063 “Anxiety before work”; O232 “Fear-based planning”; O276 “Low motivation”	6
S007	Loss of Professional Networks	O072 “Colleagues withdraw confidence”; O225 “Isolation”; O319 “Reduced access to projects”	4
S008	Reduced Visibility to Leadership	O088 “Removed from key meetings”; O201 “No recognition loops”	4

5.3.2 Sub-Themes for RQ2

Table 11 below with RQ2 sub-themes captures participant experiences relating to the effectiveness of organisational policies and support systems intended to address workplace bullying. Codes grouped within these sub-themes reveal perceptions of policy ambiguity, under-enforced procedures, breaches of confidentiality, and fear of retaliation after reporting.

These patterns suggest that organisational responses often fulfill a symbolic role rather than a preventative or corrective function. The table below summarizes the systemic shortcomings that discourage formal reporting, reinforce silence, and contribute to the perpetuation of harmful behaviors in workplaces.

Table 11: RQ2 - Effectiveness of organisational policies and support systems

Sub-Theme ID	Sub-Theme Label	Representative Codes (Open)	Code Density
S009	Policy Awareness Gaps	O094 “Unsure policy exists”; O173 “One-liner mentions only”	5
S010	HR Process Redirection	O102 “Sent back to bully manager”; O199 “Escalation blocked”	8
S011	Breach of Confidentiality	O111 “Identity disclosed”; O223 “Retaliation after report”	6
S012	Tick-Box HR Culture	O124 “Policy present, but symbolic”; O284 “No follow-through”	5
S013	Lack of Reporting Path Clarity	O136 “Confusion on dotted lines”; O206 “No escalation timeline”	5
S014	Fear of Retaliation	O149 “Career risk calculus”; O254 “Blacklisting fears”	8
S015	Limited Psychological Support	O158 “Counselling underused”; O289 “Therapy insufficient alone”	4
S016	Manager Shielding	O169 “Protected high performer”; O277 “Revenue trumps behaviour”	7

5.3.3 Sub-Themes for RQ3

Organisational culture has been identified as a more significant predictor of bullying outcomes compared to policy structures, as demonstrated in table 12 below. Informal male-dominant networks exemplify historical gendered power dynamics that limit women's access to mentorship, sponsorship, and visibility of opportunities. The normalisation of banter and tone policing diminishes the seriousness of harmful behaviour and undermines women's emotional responses, consistent with existing literature on gendered communication norms.

Structural ambiguity, particularly regarding dotted-line reporting across regions, limits local control and enables perpetrators to avoid accountability. These cultural conditions embed bullying within the organisational framework, rather than framing it as an isolated behavioral violation.

Table 12: RQ3 – Organisational culture and response mechanisms

Sub-Theme ID	Sub-Theme Label	Representative Codes (Open)	Code Density
S017	Boys' Club / Gatekeeping	O182 "Golf/sport bonding"; O263 "Informal deals exclude women"	7
S018	Small-Market Reputation Risk	O191 "Don't be labelled difficult"; O301 "Gossip spreads quickly"	6
S019	Dotted-Line Reporting Ambiguity	O205 "Reporting outside SA"; O317 "CEO lacks authority locally"	5
S020	Siloing & Information Withholding	O211 "Work withheld"; O294 "Delayed information loops"	4
S021	Banter Normalisation	O224 "Offensive jokes masked as humour"; O309 "Targets told to lighten up"	7
S022	Women's Tone Policing	O233 "'Be softer' feedback"; O312 "Assertiveness reframed as aggression"	8
S023	Motherhood/Caregiver Bias	O245 "Availability questioned"; O303 "Assumptions about priorities"	4
S024	Team Pitting & Competition	O257 "Targeting weak link"; O327 "Collaboration discouraged"	5

5.4 Overarching themes

This section presents the fourteen overarching themes that emerged from the concluding phase of the thematic analysis. These themes embody the most prominent patterns detected from all participant reports, synthesising several sub-themes and concentrated codes into cohesive conceptual groupings. The themes, structured around the study's research objectives, demonstrate the impact of workplace bullying on women's career trajectories, the response of organisational policies and support systems to bullying, and the influence of broader societal dynamics on these experiences. Presenting issues at this elevated level offers a comprehensive understanding of the systemic nature of bullying within the South African insurance industry and illustrates how individual experiences are reinforced by structural and cultural factors.

5.4.1 Theme 1: Career confidence erosion (RQ1)

Participants described multiple pathways through which bullying eroded confidence, including decision paralysis, internalised self-doubt, reputational loss and self-censorship in professional forums (see Appendix 4: Participant evidence of career confidence erosion). Visibility to opportunities and leadership development were limited by these behaviours, further leading to a slowed progression in the career trajectory of the affected women.

Table 13: Theme 1 - Participant evidence of career confidence erosion

#	Evidence Strength	Indicators
P3	Very strong	Anxiety, over-preparation, humiliation, loss of capability
P1	Strong	Emotional impact, peer perception shifts
P13	Strong	Language insecurity, coaching, imposter feelings
P12	Strong	Self-doubt, performance paralysis
P11	Moderate	Second-guessing, trust erosion

When asked the question "how was your confidence, your belief in your career path and professional abilities impacted by these incidences?' The participants responded as follows:

Participant 1: "*It affects you emotionally, mentally as well, and it affects your confidence level and your career…"*

"Other team members will start losing confidence in you…"

"A manager can influence how people see you… make you look like the black sheep."

Participant 3: "*They break you down by nitpicking at everything…. questioning every little thing you do."*

"You start second-guessing yourself. You over-prepare for meetings. Even simple decisions."

"I couldn't make those decisions… it would take me 3 days..."

"I lost confidence on my own capability…"

"I had anxiety… depression… and I lost confidence in my own capability."

Participant 11: *"Sometimes I would feel like maybe there was something wrong… with me."*

Participant 12: "*You then start feeling… maybe I'm just not good enough…"*

"You will shy away from giving your opinion… it will put you back in terms of career progression…"

Participant 13: *"I felt I wasn't enough…"*

"I had anxiety… depression… and I lost confidence in my own capability."

"Whenever I get into a stumbling block, I start thinking… maybe it's because I'm not speaking English properly…"

"Stop downgrading yourself… sometimes I find myself talking to myself…"

The above reflects how workplace bullying progressively undermines women's confidence in their professional abilities, decision-making capacity, and career potential. Participants described a gradual internalisation of doubt triggered by persistent criticism, micro-scrutiny, exclusion from key conversations, and reputational framing by those in positions of influence. Over time, these behaviours resulted in heightened self-consciousness, avoidance of responsibility, and over-preparation for routine tasks.

Confidence deterioration occurred both mentally, manifested as fear and self-doubt, and behaviorally, as women become more reluctant to express ideas or establish their competence. This reduced professional presence, ultimately limited visibility to leadership, hindered developmental chances, and hindered career progression. Thus, confidence erosion functions as a crucial mechanism by which workplace bullying influences women's career trajectories in the South African insurance industry.

While confidence erosion reflects the internal psychological impact of bullying, participants also described how these experiences are reinforced and perpetuated by the power dynamics within organisational hierarchies, giving rise to the second theme discussed below.

5.4.2 Theme 2: Imbalance of power and managerial impunity (RQ2/RQ3)

The imbalance of power exacerbated the detrimental impacts of workplace bullying by limiting women's ability to safely resist or report misconduct. Participants reported developing a reliance on managerial approval because of hierarchical control over task distribution, performance assessment, and sponsorship opportunities. When perpetrators constructed narratives regarding a target's competence, colleagues reflected these perceptions, thereby further isolating the victim. The organisational hesitance to address influential individuals perpetuated the notion that status serves as a shield for offenders. Behavioral change manifested solely under external scrutiny, indicating that accountability is a reactive process rather than an intrinsic cultural element. These accounts support the imbalance of power theory, illustrating how asymmetrical power dynamics facilitate the persistence of bullying without challenge.

Table 14: Theme 2 - Imbalance of power and managerial impunity

Sub-Theme	Participant voice (Evidence)	#	Analytic insight	RQ Link
Authority leveraged for control	“A manager can influence how people see you… even though half of the things are not really true.”	P1	Power holders shape reputation and gatekeep credibility.	RQ3
Narrative manipulation	“They make you look like the black sheep…”	P1	Leaders construct deficit narratives to isolate targets.	RQ2/ RQ3
Performance scrutiny as coercion	“He always found something wrong… taking chunks of my confidence on a daily basis.”	P3	Chronic nitpicking erodes capability and increases compliance.	RQ2
Fear of challenging hierarchy	“Because it’s a senior person doing it… you may feel like, where do I go? Who do I tell?”	P7	Hierarchy discourages reporting and increases vulnerability.	RQ3
Lack of consequences for perpetrators	“She changed how she treated me only when the spotlight was on her…”	P13	Behaviour shifts only when risk is applied, not policy.	RQ2
Dependency on senior validation	“I needed his validation… even though I didn’t have to 4-eye with him.”	P3	Power imbalance creates psychological dependence.	RQ3

Participant 1 articulated that her manager aggressively shaped how her colleagues perceive her, depicting her as unproductive and isolating her within the team. This reputational manipulation created psychological reliance and undermined her trust in professional relationships.

Participant 3 endured persistent criticism and intense examination. Despite her experience, she tended to seek unwarranted validation from the offender, underscoring an entrenched hierarchy. The behavior of the perpetrator was altered only when racial bias was unveiled, indicating that the absence of repercussions continues until it becomes perilous.

Participant 7 indicated experiencing intimidation from a senior colleague, highlighting the power disparity. She assimilated the behavior, pondering whether she could confront an individual with such influence. Her account illustrates how hierarchy impedes access to secure reporting mechanisms.

Participant 12 indicated that workplace norms, biases, and male-dominated environments exacerbate managerial control. Microaggressions from senior individuals influenced her professional conduct, leading to silence in meetings and self-censorship to evade reprimand.

Participant 13 recounted a manager who persistently scrutinized her work and denied her opportunities, eroding her confidence in her abilities. The manager's positional authority exacerbated power imbalances, limiting developmental transparency.

Participant 14's experience illustrates how the apprehension of a more formidable bully inhibited line supervisors from advocating for her. This secondary power dynamic illustrates hierarchical control structures inside organisations.

Participant 6 noted that criticism from more experienced colleagues induced distress, undermined self-confidence, and influenced decisions to leave, highlighting how the abuse of power results in attrition.

In summary, this section concludes that power abuse is quietly exhibited through nitpicking, reputational framing, narrative manipulation, and selective exclusion from decision-making processes. Participants indicated a reliance on managerial approval, despite the absence of necessity within organisational processes, reflecting the internalisation of unequal power dynamics. Behavioral changes

transpired solely when offenders sensed vulnerability, indicating systemic leniency rather than accountability mandated by policy.

Due to management overseeing performance evaluations, project assignments, and reputational narratives, participants experienced apprehension over escalation and consequently modified their behavior, retracted their input, or completely departed from their positions by resigning from the organisation. The phrase “imbalances of power” was deliberately chosen to correspond with the imbalance of power theory, which defines bullying as a behavioral pattern maintained by asymmetric control, authority, and relational reliance. This modification augments theoretical coherence and strengthens interpretative alignment with the current literature.

5.4.3 Theme 3: Retaliation and fear of reporting (RQ2)

This theme reflects the widespread reluctance participants demonstrated regarding the reporting of bullying incidents. Concerns regarding retaliation, damage to reputation, or increased scrutiny caused numerous women to remain silent, despite adverse effects on their wellbeing. Participants expressed uncertainty regarding the likelihood of being believed, apprehensions about potential leaks of complaints to perpetrators, and skepticism about the impartiality of HR actions. The apprehension of exacerbating the situation intensified emotional distress, normalized bullying behaviors, and indicated a systemic acceptance within organisational cultures.

Table 15: Theme 3 - Retaliation and fear of report (RQ2)

Sub-Theme	Participant voice (Evidence)	#	Analytic insight	RQ Link
Fear of escalation	“Where do I go? Who do I tell?”	P11	Reporting pathways feel unsafe, unclear, or unavailable.	RQ2
Anticipated retaliation	“You think everybody knows that you are being treated the way you’re being treated.”	P11	Bullying produces visibility, anxiety and social withdrawal.	RQ2
Reputational risk	“Other team members will start losing confidence in you.”	P1	Reporting can amplify stigma in small-network industries.	RQ2
Power imbalance in reporting	“Because it’s a senior person doing it…”	P11	Hierarchy obstructs escalation due to authority influence.	RQ2
Confidentiality concerns	“I didn’t trust people anymore.”	P11	Trust erosion prevents reporting and fosters isolation.	RQ2
Emotional withdrawal	“You will shy away from giving your opinion…”	P12	Fear constrains professional voice and visibility.	RQ2

Participant 11 encountered reporting obstacles associated with power dynamics, stating, “*because it’s a senior person doing it*…” She articulated a fear of negative perception, remarking, “*you think everybody knows*,” and further conveyed feelings of isolation and distrust by asserting, “*I didn’t trust people anymore*”. Participants 12, 14 and 15 also echoed their distrust of fellow colleagues.

Participant 1 expressed reluctance to report bullying, fearing it would adversely affect her reputation in the eyes of management. She states, "*other team members will begin to lose confidence*..."

These reports demonstrate how hierarchical authority, reputational susceptibility, and reduced interpersonal trust synergistically dissuade women from reporting workplace bullying, so perpetuating a culture of quiet and self-preservation. The prevalence of bullying was exacerbated by a widespread fear of retribution among victims contemplating the reporting of their experiences.

In summary, participants expressed reluctance to raise issues due to apprehensions of potential damage to their credibility, career progression, or team dynamics. In certain instances, grievances were downplayed, reinterpreted as performance-related concerns, or disclosed to the purported offender, thereby perpetuating silence. This fear not only perpetuated detrimental behaviour but also indicated organisational tolerance, rendering reporting hazardous and professionally perilous.

5.4.4 Theme 4: HR distrust and process gaps (RQ2)

This theme indicates participants' diminished confidence in organisational reporting systems, especially those related to human-resource processes designed to combat workplace bullying. Women raised concerns regarding breaches of confidentiality, insufficient follow-up, and the tendency of HR to redirect complaints to line managers, who are frequently the source of the issues. HR was viewed not as a neutral protector but as aligned with organisational interests, which reinforced feelings of vulnerability and deterred formal reporting. Participants reported heightened mistreatment following their interactions with HR, indicating systemic deficiencies in the management of bullying incidents. The identified process gaps led to silence, diminished psychological safety, and facilitated the normalization of bullying behaviors.

Participant 1 did not report directly to HR; however, she indicated that managerial influence affected peer perceptions, leading to a lack of trust in internal escalation systems. She suggested that HR's alignment with authority figures diminishes the likelihood of corrective action.

Participant 3 articulated that addressing bullying necessitated emotional vulnerability and careful timing. Her reluctance to escalate indicates a lack of confidence in HR's impartiality and a concern about exacerbating humiliation in senior discussions.

Participant 4 specifically indicated a lack of safety in expressing complaints within her organisation. The explanation indicated that reporting might be perceived as a vulnerability, potentially utilized against the complainant, thereby exacerbating skepticism towards HR support.

Participant 10 characterized a culture in which reporting bullying may skew perceptions and categorize targets as problematic. This environment hindered formal escalation and fostered internalized doubt.

Participant 11 reported experiences of intimidation from senior staff and highlighted the challenges associated with contesting authority in HR-mediated processes. Her account illustrates the inadequacies of reporting pathways when perpetrators possess elevated status.

Participant 12 observed that the experience of witnessing bullying influenced employee behavior, leading to a decrease in authenticity to prevent the initiation of HR processes that could potentially escalate the situation with the bully. Her adaptation demonstrates a response to system-induced fear.

Participant 14 presented the most definitive instance of HR system failure. Following the report of a manager by her and a colleague, HR revealed their identities to the accused individual. The colleague subsequently faced denial of work assignments and isolation, indicating retaliatory measures following HR involvement.

Participant 15 reported experiencing stigma, strained relationships, and lost career opportunities following a sexual harassment report within her organisation. She highlighted that HR actions failed to safeguard the whistleblower, resulting in a hostile work environment.

Table 16: Theme 4 - HR distrust and process gaps (RQ2)

Sub-Theme	Participant voice (Evidence)	#	Analytic insight	RQ Link
Confidentiality breaches	"HR will go to tell her that… so-and-so came and reported you."	P14	HR disclosure increases retaliation risk.	RQ2
Retaliation after reporting	"My manager is not allocating any work to me anymore."	P14	HR action results in punitive work withdrawal.	RQ2
HR endorsement of bullying	"You are HR, you can't just say we know how she is…"	P14	HR normalises behaviour instead of intervening.	RQ2
Lack of procedural safety	"You don't feel safe enough to complain."	P13	Fear of harm outweighs the benefits of reporting.	RQ2
Redirection to perpetrators	"Sometimes it can be turned around and used against you."	P4	Reporting becomes ammunition for further bullying.	RQ2
Limited policy visibility	"That's not something that's advertised."	P9	Policy ambiguity prevents early intervention.	RQ2

Overall, HR distrust and process gaps sustain a cycle of silence, allowing bullying to escalate and further disadvantage women's career progression.

5.4.5 Theme 5: Career mobility as survival (RQ1)

This theme elucidates how women reacted to ongoing workplace bullying by seeking lateral transfers, departmental shifts, or complete departure from organisations to safeguard their well-being and professional trajectories. Instead of raising problems internally, where apprehension of reprisal and skepticism in processes were prevalent, participants frequently perceived mobility as a self-protective tactic. These actions were seldom motivated by a deficiency of ambition, but rather by prolonged mental distress, reputational damage, and declining self-assurance. Consequently, career routes became reactive instead of developmental, demonstrating how bullying alters professional trajectories and exacerbates talent attrition within the insurance industry.

Table 17: Theme 5 - Career mobility as survival

Sub-Theme	Participant voice (Evidence)	#	Analytic insight	RQ Link
Lateral movement to escape	“I ended up moving to a different team.”	P14	Transfers used as protective withdrawal.	RQ1
Resignation as final coping	“I resigned. I couldn't take it anymore.”	P8	Exit becomes emotional boundary-setting.	RQ1
International relocation	“I wouldn't be sitting here in Germany if it wasn’t for workplace bullying.”	P10	Mobility reshapes entire career pathways.	RQ1
Strategic re-entry elsewhere	“I started from zero in a new space.”	P9	Reinvention as resilience practice.	RQ1
Mobility driven by isolation	“You stop progressing in that environment.”	P3	Isolation signals stagnation prompting exit.	RQ1
Withdrawal from team visibility	“I stopped wanting to be part of meetings…”	P12	Avoidance drives disengagement and attrition.	RQ1

Participant 10 reported relocation internationally due to ongoing undermining by colleagues and insufficient organisational support. The action signified a dual purpose of survival and strategic re-positioning. Bullying induced emotional fatigue, necessitating her pursuit of new employment to restore professional dignity. Her departure signifies an exit as a strategic career preservation tactic.

Participant 3 contemplated departure when the levels of humiliation and scrutiny became unbearable. Her reflection illustrates that mobility is an active consideration in the context of chronic bullying, despite her eventual confrontation of the issue.

Participant 6 reported ongoing distress and continuous evaluation that diminished her self-assurance. Instead of reporting, she exited the organisation completely, illustrating mobility as a means of psychological preservation.

Participant 11 indicated that she minimised visibility and engagement to prevent additional harm, which ultimately led her to alter her course of action. This change restricted developmental opportunities and hindered advancement.

Participant 12 refrained from attending meetings and expressing her views due to concerns about potential judgment. The resulting stagnation demonstrates how bullying indirectly compels individuals to seek new environments.

Participant 13 reported experiencing inquiries related to language insecurity and performance evaluation. Although she did not formally resign, she suggested that addressing workplace bias prompted her to view mobility as a viable option.

Participant 14 observed retaliatory actions directed at a colleague following a report and subsequently left her position due to a lack of support from her line manager. Her departure illustrates organisational failure as a driving force behind attrition.

Career mobility has developed as a strategic response to persistent bullying and organisational inaction. Women opted to pursue new roles to maintain their psychological wellbeing and professional identity, as they perceived escalating incidents internally as unsafe. Attrition followed a pattern of meeting withdrawal, diminished visibility, and decreased confidence. In numerous instances, mobility entailed international relocation or complete career reorientation. These patterns indicate that workplace bullying disrupts advancement within organisations and alters overall career trajectories within the industry.

5.4.6 Theme 6: Gendered expectations and emotional labour (RQ1/RQ3)

This subject illustrates how participants encountered workplace bullying through gendered standards that governed their emotional expression, communication style, and professional identity. Women reported being anticipated to exhibit agreeableness, restraint, and diplomacy consistently, but same behaviors from male counterparts were characterized as aggressive or confident. Women who articulated frustration, established boundaries, or contested inequitable treatment were characterized as confrontational, emotional, or demanding.

The conflicting standards exacerbated the emotional labor necessary for managing workplace relationships, compelling individuals to modify their tone, language, and visibility to evade judgment. Gendered expectations not only exacerbated susceptibility to bullying but also constrained women's abilities to exhibit genuine leadership capability.

Table 18: Theme 6 - Gendered expectations and emotional labour

Sub-Theme	Participant voice (Evidence)	#	Analytic insight	RQ Link
Tone policing	“Be calm, don’t react.”	P15	Emotional expression penalised for women but rewarded for men.	RQ3
Assertiveness reframed as aggression	“You can’t challenge someone if you’re female.”	P2	Gender bias shapes the interpretation of assertiveness.	RQ1/ RQ3
Emotional performance expectations	“We become emotional when we are angry.”	P12	Emotional burden reinforces stereotypes.	RQ3
Visibility anxiety	“I had to hold my tongue.”	P15	Self-censorship limits leadership signaling.	RQ1
Identity tension	“We tend to be emotional especially in the workplace.”	P6	Women expected to behave contrary to authentic identity.	RQ3
Pressure to mediate conflict	“We’re looked at as if we’re creating drama.”	P4	Women bear the responsibility for relational harmony.	RQ3

Gendered expectations exacerbated women's susceptibility to bullying by characterising assertiveness as violence, while normalizing analogous behaviour in men. Participants reported feeling compelled to regulate their tone, emotion, and facial expressions during encounters to prevent being perceived as dramatic or hostile. This emotional labour redirected cognitive resources from performance duties, leading to fatigue and diminished professional visibility. The obligation to preserve relational harmony limited possibilities to confront rudeness, negotiate workloads, or argue for developmental assignments.

Gendered expectations, as a structural mechanism, facilitated the proliferation of subtle bullying methods, including tone policing and emotional stereotyping, without organisational oversight. These experiences collectively demonstrate how gendered expectations impose extra emotional labour on women, constraining genuine expression, maintaining power imbalances, and hindering career progression chances in male-dominated insurance settings.

5.4.7 Theme 7: Industry gatekeeping and reputation politics (RQ3)

This theme reflects how informal networks, reputational narratives, and gatekeeping practices within the South African insurance industry shape career progression opportunities for women. Participants described the industry as small and relationship-driven, where information travels quickly and interpersonal perceptions often outweigh formal performance records.

As a result, bullying behaviours are amplified by reputational politics, and women may be labelled as “difficult” or “emotional” when resisting mistreatment. Fear of reputational damage discourages reporting, reinforces silence, and limits access to sponsorship or developmental opportunities. These dynamics reflect how culture, not just conduct, shapes women’s leadership trajectories.

Table 19: Theme 7- Industry gatekeeping and reputation politics

Sub-Theme	Participant voice (Evidence)	#	Analytic insight	RQ Link
Small-market stigma	“It’s more difficult… you’ll be less palatable in the market…”	P4	Industry size amplifies reputational risk.	RQ3
Informal power networks	“Golf can create that kind of camaraderie…”	P8	Male-centric bonding shapes opportunity access.	RQ3
Fear of labels	“You don’t want to be that problem child…”	P12	Resistance can be reframed as attitude.	RQ3
Narrative control	“A manager can influence how people see you…”	P1	Perpetrators curate reputational narratives.	RQ3
Sponsorship exclusion	“If you’re not in that circle, you get overlooked.”	P15	Informal inclusion drives visibility.	RQ3
Self-silencing	“You start shying away from giving your opinion…”	P9	Fear of judgement reduces promotability signals.	RQ3

Participant 1 articulated the ways in which managers can influence reputational narratives by characterising targets as problematic. This type of gatekeeping marginalises employees and undermines team confidence regarding the affected individual.

Participant 12 noted that the label of being emotional deters women from participating in meetings, thereby diminishing their visibility and constraining leadership signalling. She acknowledged that reputational framing disseminates quickly within small industry contexts. She elaborated on how the fear of negative perception leads to self-silencing, thereby restricting access to promotion opportunities that necessitate an assertive voice.

Overall, industry gatekeeping and reputational politics perpetuate power imbalances, limit women's access to influence, and exacerbate the career repercussions of workplace bullying in the South African insurance Industry.

5.4.8 Theme 8 – Banter normalisation and micro aggression (RQ1/RQ3)

This theme illustrates the minimisation, rationalisation, or disguise of subtle workplace bullying as humor, personality differences, or harmless banter. Participants reported encounters with sarcasm, exclusion, nitpicking, and emotionally charged remarks that were disregarded when confronted.

Participant 6 reported continuous micro-scrutiny from a more experienced individual exhibiting bullying behavior. The seemingly minor comments, when considered collectively, resulted in emotional distress and a decline in self-confidence, indicative of underlying bullying behaviors. The normalisation of these behaviors reinforced self-doubt and characterised targets as excessively sensitive or dramatic.

Participant 11 reported regularly moderating her tone to prevent eliciting ridicule or negative labels. The exhortation to "be calm" diminished valid emotional reactions and fostered self-regulation, ultimately leading to a decrease in her engagement during meetings. Micro-aggression, when accumulated over time, diminish confidence, decrease trust in the workplace, and compromise performance. The less visible nature of these behaviors compared to overt bullying often results in them being unreported and unaddressed, allowing psychological harm to persist unchecked within workplace cultures.

Participant 12 internalized remarks regarding women's emotionality, illustrating the influence of cultural narratives on identity perception. The informal characterisation of emotion as a gender trait diminished the gravity of her concerns. Banter normalisation and micro-aggression served as subtle forms of bullying that adversely affected psychological well-being and reduced professional confidence.

Table 20: Theme 8 – Banter normalisation and micro-aggressions

Sub-Theme	Participant voice (Evidence)	#	Analytic insight	RQ Link
Harm disguised as humour	“We tend to be emotional… when we are angry, we become emotional.”	P6	Stereotyping framed as casual observation.	RQ3
Trivialising experiences	“Be calm, don’t react.”	P15	Dismisses legitimate emotional responses.	RQ1/ RQ3
Self-censorship to avoid ridicule	“I had to hold my tongue…”	P15	Preventative silence reduces visibility.	RQ1
Accumulation over time	“It does impact you eventually…”	P9	Micro-aggressions compound emotional fatigue.	RQ1
Emotional stereotyping	“We become emotional when angry…”	P12	Reinforces gender-based assumptions.	RQ3
Invalidation of harm	“You may feel like, where do I go?”	P2	Normalisation discourages reporting.	RQ3

Participants 1 and 14 encountered sarcastic undermining that influenced coworkers' perceptions of their competence. This micro-aggression gradually fostered relationship distance and diminished trust in the workplace. Participants found it difficult to contest these behaviors, packaged as humor or trivial interpersonal conflict, without seeming excessively sensitive.

This interaction perpetuated preconceptions regarding the emotional expressiveness of the women and assigned the responsibility of emotional regulation to the victim rather than the offender. Over time, participants internalized tone policing, retreated from debates, and diminished their visibility to evade more censure. These patterns illustrate the functioning of micro-aggressions beneath formal organisational oversight, facilitating structural harm while allowing perpetrators to maintain plausible deniability.

5.4.9 Theme 9: Rainmaker protection and leadership accountability (RQ2/RQ3)

This theme illustrates the intersection of organisational reliance on high-performing individuals, referred to as "rainmakers," and the lack of consistent leadership accountability, which facilitates bullying behaviors. Participants identified contexts in which contributions to performance, strategic relationships, or client value protected perpetrators from examination. Leaders frequently hesitated to confront influential

employees, influenced by concerns regarding reputational risk, political loyalty, or the potential for personal retaliation. Consequently, bullying behaviors were justified, excused, or reinterpreted as aspects of "personality," thereby reinforcing cultural tolerance.

The disparate enforcement of accountability indicates that revenue generation takes precedence over psychological safety, which discourages reporting and limits career progression for affected individuals.

Table 21: Theme 9 – Rainmaker protection and leadership accountability

Sub-Theme	Participant voice (Evidence)	#	Analytic insight	RQ Link
Revenue shields misconduct	"You know how sometimes you are seen as someone that brings 'good deals'… so you'll be treated differently."	P8	Output acts as behavioural armour.	RQ2/ RQ3
Normalisation by HR/leadership	"You are HR, you can't just say 'we know how she is'…"	P14	Leadership reframes abuse as personality.	RQ2
Managers avoid confrontation	"He seemed scared of her."	P14	Leadership fear reinforces impunity.	RQ3
Lack of follow-through on reports	"Nothing happens after you report…"	P7	Accountability breakdown at system level.	RQ2
Favouritism gatekeeps advancement	"Other team members will start losing confidence in you…"	P1	Internal reputation shapes opportunity.	RQ3
Political sheltering	"She brings revenue, so no one questions her behaviour."	P9	Strategic value outweighs ethics.	RQ2/ RQ3

The protection of influential individuals and the lack of consistent leadership accountability establish structural conditions that enable the continuation of bullying. Participants indicated that the organisation's dependence on revenue-generating individuals led to selective enforcement of behavioral standards. Participant 14 recounted how a revenue-generating manager was protected after numerous objections. Human Resources downplayed concerns with the statement, "*we know how she is*," indicating the organisation's readiness to condone behavior associated with strategic performance.

When offenders provided financial support or maintained industry connections, leaders evaded confrontation, recontextualized misconduct, or legitimized abusive communication practices. Participant 6 noted that prominent figures with robust industry connections evaded repercussions due to a perceived untouchability, hence perpetuating silence among peers. Complaints stagnated, reputational authority went unregulated, and victims frequently retreated from public roles to evade additional examination.

Participant 4 indicated that "*nothing changes following a report*," highlighting a systemic failure in accountability and the discouraging impact of unresolved complaints. This dynamic not only erodes confidence in organisational systems but also indicates that bullying is an acceptable leadership characteristic when accompanied by financial outcomes.

Participant 1 saw that supervisors constructed narratives, thereby affecting colleagues' perceptions of performance. This reputational authority functions as an unseen form of gatekeeping. The cumulative impact deters reporting, fosters self-censorship, and hastens the attrition of women pursuing psychologically secure surroundings.

5.4.10 Theme 10 – Bystander silence vs allyship (RQ3)

This theme examines how colleagues respond to witnessing workplace bullying and how these responses may either reinforce or disrupt detrimental dynamics. Participants indicated that, in many instances, bystanders chose to remain silent due to concerns about retaliation, potential damage to their reputation, or a preference to avoid conflict. Participant 11 indicated that the lack of communication from colleagues led her to doubt the validity of her emotions. A peer's private reassurance validated her experience, demonstrating how minor acts of allyship can psychologically support targets. This silence frequently validated perpetrators and intensified the sense of isolation experienced by victims.

Participant 6 observed that bystanders refrained from intervening because of the perpetrator's seniority. She emphasized that the fear of personal targeting inhibited colleagues from speaking out or providing public support. In a limited number of instances, colleagues intervened either privately or publicly, offering emotional validation or contesting inappropriate behavior. The contrasting responses underscore the significant, yet frequently neglected, influence of peer culture on bullying experiences and career outcomes.

Table 22: Theme 10 – Bystander silence vs allyship

Sub-Theme	Participant voice (Evidence)	#	Analytic insight	RQ Link
Peer avoidance	“When nobody says anything, you feel isolated…”	P4	Silence legitimises bullying and increases shame.	RQ3
Allyship as emotional safety	“She taught me how to work around that manager.”	P9	Informal mentorship mitigates harm.	RQ3
Fear of association	“People know she is like that… they just stay away.”	P7	Avoidance protects bystanders, not targets.	RQ3
Private support	“Someone comes to you quietly… and says you’re not crazy.”	P12	Confidential reassurance counteracts self-doubt.	RQ3
Social mirroring	“Other team members start losing confidence in you…”	P1	Peer perception reinforces reputational harm.	RQ3
Rare intervention	“I watched people speak up… and things changed.”	P11	Active allyship disrupts power dynamics.	RQ3

Participant 14 said that colleagues were evading the perpetrator and socially distancing themselves, hence exacerbating job isolation. Her account emphasised how bystander neglect exacerbates mental distress. Participant 1 articulated that when a boss portrayed her unfavorably, her coworkers' impression of her ability diminished, indicating how peer mirroring exacerbates reputational damage.

In conclusion, rainmaker protection and inconsistent leadership responsibility perpetuate a culture of selective tolerance, enabling uncontested bullying and constraining women's advancement within the business. Participants indicated that colleagues frequently witnessed detrimental behavior yet refrained from intervening owing to concerns about reputation, professional self-preservation, or feelings of power disparity.

This silence unintentionally legitimized offenders, heightened victims' self-doubt, and reinforced organisational norms that condone mistreatment. In contrast, subtle acts of allyship offered emotional affirmation and coping mechanisms, illustrating the significant impact of peer assistance. Participant 4 stated that her promotion was awarded only after a senior manager interfered, countering her direct boss' initial assessment that she was not ready for a promotion

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5.4.11 Theme 11 - Mental health and recovery needs (RQ1)

This issue examines the mental health repercussions faced by women subjected to prolonged workplace bullying. Participants reported experiencing worry, emotional fatigue, depressive symptoms, and diminished self-confidence resulting from persistent criticism, scrutiny, and isolation. The psychological effects impaired concentration, diminished performance, and weakened confidence in professional competence. As symptoms intensified, women progressively retreated from visible employment, evaded meetings, or postponed decision-making due to apprehension of judgment.

Numerous individuals pursued counseling, coaching, or other assistance to address developing mental health issues, while others choose to resign to safeguard their well-being. Mental health strain emerged as a crucial method by which bullying impedes job advancement and influences career mobility choices.

Table 23: Theme 11 – Mental health fatigue and recovery needs

Sub-Theme	Participant voice (Evidence)	#	Analytic insight	RQ Link
Anxiety & anticipatory stress	“I would have anxiety before board meetings…”	P3	Emotional strain tied to hierarchical power.	RQ1
Depression-like symptoms	“It was depression, I lost confidence…”	P14	Bullying impacts identity and self-worth.	RQ1
Emotional exhaustion	“When you’re miserable every day…”	P9	Prolonged exposure diminishes resilience.	RQ1
Withdrawal coping	“I had to hold my tongue…”	P15	Avoidance reduces visibility and promotability.	RQ1
External recovery support	“I went through coaching…”	P13	Repairing internal damage externally.	RQ1
Cognitive overload	“It does impact you eventually…”	P9	Cumulative cognitive strain affects performance.	RQ1

The deterioration of mental health is a key mechanism by which workplace bullying negatively impacts women's professional development. Participants reported experiencing anxiety, depressive symptoms, avoidance behaviors, and cognitive fatigue due to prolonged interpersonal pressure.

Participant 3 reported experiencing anxiety prior to high-level meetings, attributed to ongoing scrutiny from a senior colleague. This anxiety was linked to depressive symptoms and diminished self-confidence, illustrating the direct mental health consequences of hierarchical bullying.

The conditions depleted emotional energy that could have otherwise facilitated engagement, visibility, and readiness for leadership. Participant 12 indicated that the fear of being labeled as emotionally reactive prompted her to engage in self-censorship during professional discussions. This avoidance diminished her exposure to leadership opportunities and weakened signals for advancement.

As symptoms intensified, participants disengaged from discussions, postponed decision-making, and evaded conflict to minimize exposure, thereby unintentionally diminishing their promotability. Participant 10 reported experiencing emotional depletion and distress, ultimately opting for resignation as a means of self-protection. The narrative illustrates the impact of mental health decline on women's progression within organisational structures.

Participant 11 articulated the gradual and cumulative nature of harm, asserting that bullying "does impact you eventually." Her account illustrates cognitive overload and emotional fatigue due to persistent invalidation. Participant 6 experienced ongoing emotional discomfort and a reduction in workplace satisfaction due to subtle scrutiny, illustrating the silent impact of micro-aggressions on mental health deterioration. In response, some participants pursued external recovery support, whereas others opted to leave the organisation altogether. The findings indicate that workplace bullying constitutes a substantial threat to psychological well-being and career sustainability, rather than being solely a performance issue.

5.4.12 Theme 12 – Policy visibility and communication gaps (RQ2)

This theme illustrates that organisational policy frameworks designed to combat workplace bullying are frequently inadequately conveyed, inconsistently comprehended, or regarded as inaccessible. Participants indicated a lack of understanding on anti-bullying measures and noted the absence of explicit instructions on recognizing, reporting, or escalating misconduct. Participant 12 proposed that more explicit descriptions of bullying would assist employees in recognizing when behavior transgresses psychological boundaries. Her account underscores confusion stemming from ambiguous policies.

Even when policies were in place, they were perceived as passive texts rather than proactive instruments bolstered by training or leadership endorsement. Participant 11 could not remember undergoing policy training and depended on the informal knowledge of coworkers. This indicates organisational reliance on social direction instead of formal communication. The absence of transparency led to underreporting, ambiguity regarding the classification of encounters as bullying, and doubt over procedural equity.

Table 24: Theme 12 – Policy visibility and communication gaps

Sub-Theme	Participant voice (Evidence)	#	Analytic insight	RQ Link
Limited awareness	"That's not something that's advertised…"	P5	Employees lack accessible policy knowledge.	RQ2
Ambiguity of definitions	"Sometimes it's hard to know if it's bullying…"	P11	Vague boundaries blur behavioural thresholds.	RQ2
Onboarding gaps	"We don't get training on this."	P8	Missing early-stage education blocks prevention.	RQ2
Reliance on informal knowledge	"You just hear things from colleagues."	P9	Employees depend on hearsay rather than formal pathways.	RQ2
Lack of visibility	"People don't know where to go."	P4	Undermines procedural confidence.	RQ2
Policy as symbolic	"It's there, but nothing happens."	P3	Weak enforcement erodes trust.	RQ2

Barriers to addressing workplace bullying include significant gaps in policy visibility and communication. Participants indicated a limited comprehension of existing policies and expressed uncertainty regarding escalation procedures, highlighting a lack of proactive communication. The absence of training resulted in the difficulty of recognizing subtle behaviors, such as emotional manipulation and reputation-shaping, as forms of bullying.

Participant 4 articulated that reporting processes may be perceived as a career risk owing to insufficient clarity, illustrating how the lack of policy visibility perpetuates fear. The fear of retaliation exacerbated confusion, especially when employees observed adverse consequences following colleagues' use of formal procedures. Participant 10's colleague faced retaliation following a report, leading to the perception that policies are ineffective and may negatively impact career progression when utilised.

When policies were merely symbolic or inactive, trust in organisational structures diminished, leading women to adopt informal strategies or endure silently. The findings indicate that policy design alone is inadequate; visibility, clarity, and education are essential for effective implementation. Participant 6 noted that policies are present "on paper" but are not consistently implemented, indicating symbolic compliance rather than actual behavioral change.

5.4.13 Theme 13 – Safe channels and anonymous reporting (RQ2)

This theme indicates a preference among participants for confidential, anonymous, or independent reporting mechanisms to address workplace bullying while minimizing the risk of retaliation. Women raised concerns that existing reporting mechanisms place complainants at risk of social and professional repercussions, especially within small, interconnected industry settings.

Participant 4 posited that anonymous reporting channels would enhance psychological safety, diminish interpersonal politics, and promote early intervention. Participant 10 provided an example illustrating that the disclosure of a complainant's identity led to retaliation, underscoring the necessity for confidential reporting mechanisms. The demand for protected reporting mechanisms underscores a perceived deficiency in organisational neutrality and the necessity for processes that ensure the protection of identity, dignity, and career progression.

Table 25: Theme 13 – Safe channels and anonymous reporting

Sub-Theme	Participant voice (Evidence)	#	Analytic insight	RQ Link
Desire for anonymity	“If there was somewhere you could go anonymously…”	P6	Confidentiality increases likelihood of reporting.	RQ2
Fear of exposure	“People will know it’s you in a small industry.”	P3	Reputation risk discourages complaints.	RQ2
Retaliation concerns	“It can be a career hindrance…”	P9	Reporting may lead to penalty rather than protection.	RQ2
Distrust of internal channels	“Sometimes they can be turned around and used against you.”	P11	Systems perceived as protective of perpetrators.	RQ2
Independence preference	“Maybe it should be an external body…”	P5	Neutral oversight increases credibility.	RQ2
Desire for clarity	“We don’t know where to go.”	P4	Ambiguity reduces procedural confidence.	RQ2

Secure channels and anonymous reporting have emerged as essential measures to combat bullying in the insurance industry. Participants characterized the current pathways as hazardous, politicized, and inadequately confidential. In a compact, interconnected industry, individuals feared being readily recognized and subsequently marginalized or deprived of chances. Multiple experiences indicated that reporting could intensify victimization once identification was revealed.

Participants consequently pushed for anonymous channels, external investigative bodies, and more explicit escalation pathways to mitigate exposure. Participant 12 emphasized that anonymity mitigates the apprehension of being categorized as difficult, a designation disproportionately attributed to women.

The findings indicate that in the absence of safeguarded reporting systems, bullying poses a persistent threat to psychological safety and career progression. Participants' demand for secure, anonymous reporting mechanisms underscores significant apprehensions around confidentiality, retaliation, and organisational impartiality, indicating that substantial intervention necessitates structural reconfiguration rather than mere procedural modification.

5.4.14 Theme 14 – Growth through adversity (RQ1)

Although workplace bullying was overwhelmingly harmful, several participants described deriving growth-oriented outcomes from their experiences. Participant 3 reflected that adversity "*made her stronger and shaped her leadership identity*", informing how she now supports others experiencing exclusion. These included enhanced resilience, greater boundary-setting, strengthened emotional intelligence, and increased clarity regarding personal values and career direction.

Table 26: Theme 14 – Growth through adversity

Sub-Theme	Participant voice (Evidence)	#	Analytic insight	RQ Link
Boundary strengthening	"I won't allow that again."	P14	Adversity informs future boundary-setting.	RQ1
Increased resilience	"It made me stronger…"	P3	Psychological growth emerges post-recovery.	RQ1
Career clarity	"I knew what kind of leader I don't want to be."	P6	Bullying shapes leadership identity.	RQ1

Skills development	“You learn how to work around people…”	P11	Adaptive skills gained through coping.	RQ1
Proactive mobility	“That’s when I decided to move.”	P10	Exit decisions framed as empowerment.	RQ1
Self-awareness	“It made me reflect about me.”	P13	Internal reflection drives growth.	RQ1

Adversity prompted certain women to formulate coping strategies, seek mentorship, or engage in additional skills development. For some individuals, the experience served as a catalyst for leaving the organisation in pursuit of more favorable career environments. Participant 11 developed adaptive strategies to manage challenging supervisors, leveraging her experiences to confidently address future workplace conflicts. These reflections demonstrate how women convert traumatic workplace experiences into intentional actions, redefining the bullying encounter as a pivotal moment instead of a constraint.

The process of growth through adversity was identified as a reflective mechanism whereby participants reconceptualised bullying experiences as drivers of personal and professional advancement. Instead of internalising victimhood, women reported increased confidence, clarified values, and improved skill sets. Participant 13's engagement in coaching enhanced her self-awareness and clarified her personal development needs, thereby contributing to her narrative of resilience. Multiple participants highlighted boundary-setting as a crucial skill that facilitates healthier navigation within the workplace.

Leadership identity formation was emphasised, suggesting that adverse experiences contributed to the development of empathetic and inclusive leadership styles. In situations where the organisational environment was stable, participants demonstrated agency by strategically exiting, thereby illustrating empowerment through mobility. Participant 10's decision to resign demonstrates a proactive exercise of agency. She reconceptualised exit not as a failure, but as a prioritisation of mental health and a selection of professional environments that aligned with her values. These narratives demonstrate that while bullying is detrimental, women actively reclaim autonomy by converting adversity into opportunities for resilience development.

Growth through adversity demonstrates how women utilise challenging experiences to cultivate resilience, refine professional identity, and seek healthier career trajectories beyond environments characterized by bullying.

5.5 Chapter summary

5.5.1 Theme map narrative

The conclusive thematic framework consists of fourteen interconnected themes that demonstrate the impact of workplace bullying on the career progression of women in the South African insurance industry. The initial cluster (Themes 1, 6, 8, and 11) delineates the intrapersonal repercussions of bullying, encompassing the erosion of confidence, emotional labor, micro-aggressions, and the decline of mental health.

The second cluster (Themes 2, 7, 9, 12, and 13) underscores the organisational and structural factors that facilitate the perpetuation of bullying, including power imbalances, industrial gatekeeping, shielding of influential individuals, deficiencies in leadership accountability, and the absence of secure reporting channels.

The third cluster (Themes 3, 4, 5, and 10) encompasses interpersonal dynamics, highlighting worries over retaliation, skepticism towards HR systems, career mobility as a coping mechanism, and the silence of bystanders. The concluding theme (Theme 14) exemplifies post-traumatic developmental outcomes, wherein certain women reinterpreted adversity as a catalyst for growth. Collectively, these themes provide a unified representation of the mechanisms of bullying across psychological, relational, organisational, and industryal dimensions.

5.5.2 Thematic analysis

The thematic analysis exhibits robust conceptual consistency and clear correspondence with all three study objectives. RQ1 is examined through themes that underscore the erosion of confidence, emotional labor, mental health challenges, and career stagnation, illustrating several pathways from bullying to impeded advancement. RQ2 is addressed through themes concerning policy visibility, leadership accountability, secure reporting mechanisms, and protection for whistleblowers, highlighting organisational deficiencies that sustain harm. RQ3 is examined through themes that delineate cultural and relational dynamics, encompassing industry gatekeeping, reputational politics, and bystander silence, which affect the experience and response to bullying.

The incorporation of growth through adversity offers theoretical equilibrium, illustrating participant resilience in the face of challenges. The topic structure provides a comprehensive, multi-faceted analysis of the mechanisms of workplace bullying at psychological, social, organisational, and industrial levels that hinder the career progression of women.

CHAPTER 6: DISCUSSION OF FINDINGS

6.1 Introduction

This chapter provides an in-depth analysis and interpretation of the findings presented in Chapter 5, addressing the key outcomes related to the three research questions and linking them to literature. It examines the influence of workplace bullying on the career progression of women, evaluates the efficacy of organisational policies and support systems, and explores the cultural and structural mechanisms that influence women's experiences in the South African insurance industry. This is succeeded by a cross-thematic synthesis that emphasises the interrelations among the identified themes.

This section offers a coherent framework for comprehending the systemic nature of workplace bullying and its effects on career trajectory of women in the insurance industry, progressing from empirical interpretation to theoretical integration and practical application. Collectively, these data illustrate that workplace bullying cannot be perceived only as interpersonal conflict; instead, it is ingrained within structural and cultural dynamics that influence women's professional pathways (McAnally & Hagger, 2024). The discussion that follows contextualises these findings within the wider academic framework and underscores their significance for practice, policy, and for future research.

6.2 Interpretation of key findings by research question

6.2.1 RQ1: How does workplace bullying influence the career progression of women in the South African insurance industry?

This study's findings indicate that workplace bullying has multilayered adverse influence on the career progression of women (Marlowe et al., 2021), affecting their psychological wellbeing, behavior, visibility, and access to promotion chances. Employees subjected to bullying reported disengagement from essential activities, evasion of aggressive communication, and restricted involvement in meetings due to anticipatory worry and emotional exhaustion (Anasori et al, 2020; Escartin et al, 2021; Presti et al., 2019). These experiences led to decreased leadership signaling and reduced confidence in one's professional talents (Zheng et al., 2021).

Consequently, women are compelled to employ diverse coping mechanisms, such as disengagement, lateral transitions, or resignation in severe cases, which alter their work paths and impede talent development. While certain individuals ultimately reconceptualized hardship as a catalyst for resilience, this development transpired despite the assistance from the organisation. Key findings and theoretical integration for RQ1 as mentioned below.

6.2.1.1Sub-Theme 1: Confidence erosion and reduced leadership visibility

Participants consistently reported a gradual decline in confidence, due to ongoing criticism, exclusion from important discussions, and public undermining. This self-doubt resulted in excessive preparation for routine tasks, diminished participation in meetings, and reluctance to pursue challenging assignments. Such behaviours restrict opportunities to exhibit leadership capability, a critical predictor of career progression. Furthermore, bullying resulted in reputational damage, as colleagues frequently internalised negative perceptions formed by more senior individuals, exacerbating feelings of inadequacy. The cumulative effect results in a withdrawal from observable work activities that usually facilitate promotion, thereby reinforcing a "quietening" of professional presence. These findings echo literature that persistent bullying behavior in the workplace disrupts the cognitive-emotional balance and emotional condition of the victim, leading to a diminished confidence in their capacity to fulfill their responsibilities (Presti et al., 2019).

The reduction in visibility significantly affects competitive sectors like insurance, where progress is largely dependent on relationship development, risk assessment, and effective stakeholder engagement. When women choose to self-silence to evade scrutiny, they unintentionally reinforce the perception of their unpreparedness for leadership, despite possessing the necessary capabilities. Consequently, the erosion of confidence functions internally for the individual woman because the dynamics of performance appraisal construct, thereby limiting upward mobility. This confirms what was seen in literature that workplace bullying takes a form of ensuring that women remain invisible. (Bhattacharyya & Berdahl, 2023). Leadership is frequently assessed based on decisiveness, visibility, and communication. The finding confirms that due to episodes of distress, some women chose to limit their contributions at work as a form of self-protection (Paul et al., 2020) or withdraw as a form of self-preservation (Maitlis, 2020).

As conditions worsened, numerous participants engaged in career mobility as a strategy for survival, either transferring to different teams or resigning altogether to safeguard their well-being. This supports the findings of De Clercq et al. (2022) that bullying targets often exhibit distrust towards the organisation and attribute responsibility for an unsafe work environment, which contributes to intentions to leave the organisation.

6.2.1.2Sub-Theme 2: Mental Health Strain & Self-Censorship

Bullying results in considerable psychological distress, manifesting as anxiety, depressive symptoms, sleep disturbances, and emotional exhaustion. Participants reported experiencing anxiety before interactions with perpetrators, suggesting that bullying functions as an anticipatory stressor rather than merely an episodic event. The deterioration of mental health leads to a diversion of cognitive resources towards contemplation and self-monitoring, which subsequently diminishes decision quality and reduces peak performance capacity. Women began to modify their behavior by filtering language, softening tone, or withholding opinions to prevent negative responses.

The findings confirmed literature in respect of the devastating effects that workplace bullying has on mental health as it erodes a sense of self-worth (Irby, 2019; Zheng et al., 2024) and leads to feelings of powerlessness (Rosander, 2023) which significantly affect career progression

6.2.1.3Sub-Theme 3: Career Mobility as Survival

When organisational conditions did not improve or worsen after concerns were raised, participants increasingly utilized career mobility as a protective strategy. Several women transitioned to different teams, while others chose to resign entirely to safeguard their wellbeing. These actions reflect logical responses to organisational environments characterized by risky reporting and inconsistent accountability. Reactive mobility disrupts career continuity, undermines professional credibility in new environments, and may postpone advancement timelines. Women who exit frequently forfeit developmental capital, knowledge, networks, and influence, that requires years to develop. Consequently, bullying influences labour dynamics and succession strategies within the industry. From a career theory perspective, mobility serves as a coping mechanism and a critique of organisational culture, indicating that advancement necessitates relocation instead of resolution.

This finding confirmed literature in respect of key loss talent for organisations because of workplace bullying (Muharraq et al., 2022). While mobility may provide a revitalised professional identity, it simultaneously indicates a loss of talent for both the organisation and the industry because of the systematic failure to address bullying (Muharraq et al., 2022; Zheng et al., 2024).

6.2.1.4Sub-Them3 4: Growth through adversity – what does not kill you makes you stronger

Notwithstanding the most adverse effects of bullying, numerous individuals indicated secondary growth outcomes, such as refined professional ideals, fortified boundaries, and improved emotional intelligence. These experiences correspond with post-traumatic growth literature, indicating that adversity can cultivate resilience when individuals participate in reflective meaning-making. Post traumatic growth is described as when an individual undergoes authentic development through hardship (Boals, 2023). This entails encountering an antagonistic experience that precipitates an initial psychological conflict and a decline in functioning. Ultimately, adversity forces fundamental change in existing assumptions and beliefs, leading to a level of performance that is far better than before, and advances normal development progress (Boals, 2023).

Literature indicated several barriers that are stacked up against the career progression of women, including citations that workplace is engineered to undermine the employees' professional efficacy, thereby actively obstructing them from achieving what is crucial for their career progression (Marlowe, et al., 2021).

In respect of growth and career progression of the women, the findings did not fully agree with literature. Participants reported increased assertiveness, the ability prove to themselves, the perpetrator and the bystanders that they are not incompetent or inadequate as the perpetrator would have them believe. They were able to identify early indicators of toxic behavior, and the use of more sympathetic leadership approaches to avert the continuation of harm. It is essential to highlight that progress and post-traumatic growth practices occurred despite organisational systems and discrimination, rather than due to them (De Clercg, 2023; Atay & Bayraktaroglu, 2023).

The extent of emotional tiredness resulting from workplace bullying is dependent on the individual's coping capacity (Anasori et al., 2020). In the workplace, resilience is defined as positive psychological strength and ability to bounce back from adversity (De Clerq, 2023). This element of psychological capital serves as a personal resource that facilitates coping with perilous conditions (Anasori et al., 2020). Participants attained resilience through counseling, coaching, or personal introspection instead of formal assistance from their organisations. The post-traumatic development signifies a notion that constructive transformation can arise from anguish and adversity (Boals, 2023) and from a new formation of thinking and feelings, demonstrating how women proactively reconstruct their professional identity after career disruption.

While certain participants exhibited development through hardship, this does not diminish the detrimental effects of workplace bullying on career progression. It is essential to emphasise that post-traumatic growth does not diminish the adverse effects of workplace bullying on women's professional progression. Research indicates that growth transpires after substantial psychological disruption, rather than as a substitute for it, and generally manifests as a coping mechanism following episodes of distress and withdrawal (Maitlis, 2020; Anasori, 2023). Thus, the resilience and boundary-setting articulated by participants should be interpreted as adaptive mechanisms to detrimental circumstances, rather than indications that bullying is trivial.

Researchers contend that post-traumatic growth may coexist with persistent emotional distress, reduced self-assurance, and limited career visibility (Bhattacharyya & Berdahl, 2023), thus validating the narrative of the participants regarding job setbacks and mobility choices. Growth signifies a reclamation of agency despite organisational systems, suggesting that the fundamental structural and cultural obstacles remain unsolved (Bridges et al., 2020). Consequently, resilience should not be construed as a justification for workplace bullying, nor as an indication of a neutral effect in the careers of the women.

6.2.3 RQ2: How effective are organisational policies and support systems in addressing workplace bullying?

The results indicate that organisational policies and support systems designed to prevent and resolve workplace bullying are predominantly viewed as ineffectual, inconsistent, and lacking in credibility. Commonly implemented strategies including bullying awareness and anti-bullying policies in the workplace (Caponecchia et al (2020) primarily address interpersonal behaviours while neglecting the underlying causes within the organisational systems (Tuckey et al., 2022). Participants exhibited a predominant skepticism in human resources systems, exacerbated by ambiguous policy communication, inconsistent leadership accountability, and a lack of secure reporting options. Although most participants recognized the existence of formal written anti-bullying or grievance rules, few had faith in their execution (Wright, 2020). The perceived absence of procedural fairness and anonymity discouraged formal reporting and enabled quiet, thus enabling bullying behaviors to continue unopposed.

This section examines these patterns comprehensively, demonstrating how systemic vulnerabilities sustain a culture of tolerance instead of safeguarding.

6.2.3.1 Sub-Theme 1: HR distrust and process gaps

Participants often voiced skepticism toward HR departments, viewing them as aligned with management rather than impartial arbitrators. Numerous reported situations in which grievances were downplayed, mismanaged, or redirected to the individuals implicated in intended bullying. This view of HR as a protective barrier for management eroded employee trust in internal assistance mechanisms. Contemporary research has revealed such tendencies, indicating that HR's dual function as both employee champion and organisational protector engenders a systemic conflict of interest that constrains impartiality (Mashile, 2021).

Process deficiencies were evident in the absence of follow-up and documentation as participants indicated that they submitted issues with minimal or no feedback, resulting in irritation and emotional fatigue. This finding solidified literature's perception that HR procedures function as bureaucratic "tick-box" exercises rather than authentic solutions (Bhopal, 2023; Salin et al., 2020). As a result, participants frequently avoid official channels entirely, opting for silence or resignation instead. The degradation of HR credibility constitutes a significant organisational failure, as it converts an intended support system into an impediment to justice.

Furthermore, the Workplace Bullying Institute acknowledges the necessity of legislation to combat bullying and effectuate substantial improvements in workplace anti-bullying policies and practices; yet the pursuit of adequate support for such legislation is a lingering and demanding endeavor because the enforcement and prevention are impeded by intricate power dynamics, structural hierarchies, and conflicting agendas (Namie, 2021; Workplace bullying institute, 2021). Human Resource departments should develop strategies and procedures that define bullying behavior and outline methods for its prevention and management (Mabasa & Maluka, 2024).

6.2.3.2Sub-Theme 2: Policy blind-spots and lack of clarity

Participants noted that even where anti-bullying policies existed (Cullinan et al., 2020) they were often vague, outdated, or poorly communicated. Many were unsure whether their experiences qualified as “bullying” under policy definitions, and few could identify clear reporting pathways. This ambiguity contributed to widespread procedural confusion and uncertainty about organisational obligations. Participants were aware of anti-bullying policies within their respective organisation but would not report the bullying incident for fear of victimisation and being labelled as a troublemaker especially in instances where the perpetrator held a senior position (Cullinan et al., 2020)

In some cases, policies were described as symbolic, visible during induction but rarely referenced thereafter. The absence of ongoing awareness campaigns or scenario-based training further weakened prevention efforts. This finding aligns with literature where policy invisibility created a gap between formal compliance and lived reality, employees knew policies existed but felt excluded from their practical application (Goldberg, 2020). As a result, formal structures designed to safeguard employee wellbeing instead reinforced organisational apathy and enabling a cycle of tolerance.

6.2.3.3Sub-Theme 3: Leadership accountability failures

A recurring concern was the inconsistency of consequences for perpetrators, particularly those in senior or high-performing roles (Goodboy et al., 2020). Participants reported instances where leaders ignored complaints or justified misconduct by citing the perpetrator’s financial value or client relationships.

This phenomenon, known as “rainmaker protection,” reflects a pervasive belief that revenue generation outweighs ethical conduct. Research confirms that high-status employees often enjoy impunity from disciplinary action, which perpetuates a culture of impunity (Wright, 2020; Hagger 2022).

Such leadership avoidance signals to employees that behavioural standards are negotiable and contingent on position or profitability. In some organisations, HR representatives even acknowledged known perpetrators but failed to intervene, rationalising behaviour as “part of their personality.” Findings confirm literature where these accounts suggest that accountability systems are not applied equitably, and in many cases, victims of bullying face greater scrutiny than perpetrators (Bridges et al., 2020). The result is a two-tiered justice system in which status dictates credibility and victims internalise blame.

6.2.3.4 Sub-Theme 4: Absence of safe channels and anonymous reporting needs

Participants consistently identified the absence of safe, confidential reporting channels as a major barrier to addressing bullying. Fear of retaliation, reputational harm, and career stagnation prevented women from speaking out, particularly in the tightly networked insurance industry where “everyone knows everyone” (Goldberg, 2020).

Several participants recommended independent or anonymous reporting mechanisms, such as third-party ethics hotlines, to ensure confidentiality and neutrality. These findings align with contemporary scholarship, emphasising the importance of psychological safety (Remtula et al., 2020) and protected communication channels for effective grievance handling (Cooke et al., 2025). Anonymous reporting not only protects complainants from retaliation but also signals institutional accountability and transparency. Without these safeguards, employees perceive reporting as an act of career self-sabotage rather than a path to resolution. Thus, the lack of confidential reporting systems directly undermines employee wellbeing, reinforcing silence and perpetuating the normalisation of bullying.

Overall, the findings under RQ2 demonstrate that while anti-bullying frameworks formally exist within many organisations, their poor communication, inconsistent enforcement, and lack of safe reporting mechanisms render them functionally ineffective (Cavanagh et al. 2025). These systemic weaknesses erode trust, legitimise impunity, and sustain the cultural acceptance of workplace bullying.

The restructuring of institutional structures for addressing workplace bullying is paramount. Although well-meaning, zero-tolerance rules and grievance procedures may reflect organisational principles; they frequently fulfill symbolic roles without altering fundamental power dynamics or mitigating cumulative harm, meaning these policies are not making much of a difference, but are tick-box exercises (Cavanagh et al. 2025).

6.2.4 RQ3: Organisational culture and response mechanisms

Research question three findings reveal that workplace bullying within the South African insurance industry is deeply embedded in organisational culture and is perpetuated through social norms, power hierarchies, and industry-specific response mechanisms (Quinn et al., 2025; van den Brande et al., 2021). Participants emphasised that formal procedures alone could not protect them from cultures that normalise aggression, reward silence, and privilege those with influence. Findings aligned with literature where the interplay between imbalances of power, reputational gatekeeping, bystander silence, and banter normalisation created an environment in which bullying was sustained by collective tolerance rather than individual malice (Munro & Phillips, 2023). These dynamics demonstrate that organisational culture functions as both a breeding ground for and a barrier against intervention (Stankov, 2022) shaping not only how women experience bullying but also how they interpret and respond to it.

6.2.4.1 Sub-Theme 1: Imbalances of power and managerial impunity

Participants consistently identified hierarchical power differentials as central to their bullying experiences. Senior employees and managers used their authority to control information, assign work selectively, and shape reputational narratives about subordinates. Such control created dependency and limited targets' ability to challenge unfair treatment. These findings align with Imbalance of Power Theory, which argues that bullying persists when perpetrators occupy a dominant position that inhibits victims from defending themselves (Einarsen et al., 2020).

Managerial impunity was especially apparent when those in power or with strong networks were protected from accountability. Participants shared that questioning someone in a senior position could be a career limiting move, leading the women to social isolation as they suffer in silence (Krishna et al., 2023).

This dynamic shows that organisations often equate authority with trustworthiness, making it harder for employees to speak out. As a result, workplace hierarchies enabled bullying and encouraged silence, which further perpetuated structural inequalities (Coetzee & Moosa, 2020).

6.2.4.2Sub-Theme 2: Industry gatekeeping and reputational politics

A defining feature of the insurance industry is its interconnectedness, reputation, referrals, and long-standing relationships which heavily influence career mobility (Damon, 2025). Participants reported that this interdependence intensified vulnerability, as reputational harm inflicted by a senior colleague could follow them between organisations. Fear of being labelled “difficult” or “non-compliant” discouraged formal escalation and promoted conformity.

These experiences support prior research showing that reputation operates as a form of social capital and control within male-dominated industries where gender-based workplace bullying are often gatekeepers of opportunities (Gardner et al., 2020). Participants noted that perpetrators often leveraged visibility and alliances to frame themselves as indispensable professionals (Isaac et al., 2023; Wang et al., 2021), while marginalising their targets and making them feel inferior ((Matsson & Jordan, 2022). This reputational gatekeeping perpetuates systemic exclusion by transforming informal networks into mechanisms of surveillance and sanction, thereby curtailing women’s career progression

6.2.4.3 Sub-Theme 3: Bystander silence vs allyship

The role of bystanders emerged as a pivotal cultural determinant of how bullying persisted. Most participants described colleagues who witnessed mistreatment but chose not to intervene, often citing self-protection or fear of retaliation. While workplace bullying impacts individuals or groups, it is fundamentally an organisational issue. It harms not only the psychological and physical wellbeing of those targeted but also affects witnesses, bystanders, and the organisation (Tuckey et al., 2022).

This finding confirms literature where bystanders and those who witness workplace bullying suffer the same effects of bullying, fearing that they may be treated the same way in the future (Niven et al., 2022). They may choose to participate actively (Ng & Notelaers, 2022) or avoid involvement for self-preservation (Paul et al., 2020).

However, a small number of participants experienced positive intervention from allies who offered emotional support or discreetly challenged the bullying behaviours (Ng & Notelaers, 2022). Such allyship reduced feelings of isolation and restored limited psychological safety. Nonetheless, these instances were rare, suggesting that silence remains the cultural norm. The findings therefore highlight the urgent need for organisational initiatives that train employees and managers to recognise, name, and safely interrupt bullying behaviours.

6.2.4.4 Sub-Theme 4: Banter normalisation and micro-aggression

Several participants reported that subtle verbal comments, exclusionary jokes, and sarcastic remarks were routinely dismissed as “office banter” (Booth, 2025). This banter normalisation blurred the boundary between humour and hostility, making it difficult for women to confront or report behaviour without appearing overly sensitive (Anasori, et al., 2020). Micro-aggressions, such as undermining remarks, interruptions, or dismissive feedback, were interpreted as socially acceptable expressions of dominance, liking with the imbalances of power (Plester et al., 2022; Brown and Woodfield, 2024).

This aligns with research demonstrating that normalised incivility functions as a gateway to more overt forms of workplace bullying especially when used for gender or race-biased discrimination and undertones (Booth, 2025). Over time, these seemingly minor acts accumulated and led to chronic stress, self-doubt, and reduced participation and harming the wellbeing and employee performance (Salin & Notelaers, 2020).

Findings for RQ3 show that organisational culture enables bullying by legitimising, spreading, and sustaining such behaviour (Quinn et al., 2025). Power structures shield perpetrators, reputational concerns limit victims (Hagger, 2024), and norms prevent witnesses from speaking up. To tackle workplace bullying, organisations should implement management strategies focused on employee well-being, with clear, accessible processes for reporting, especially when the perpetrator holds authority (Quinn et al., 2020). Behavioural evaluations in performance reviews are essential to address negative actions effectively.

6.3 Relationship Between Themes and Existing Literature

Theme	Relationship to Existing Literature	Explanation / Justification (from Chapter 5 Discussion)
1. Confidence erosion and self-doubt	Confirms	Confirms that bullying lowers women's self-efficacy, visibility, and leadership confidence.
2. Imbalances of power and managerial impunity	Confirms & expands	Supports power-based theories of bullying and asymmetrical power dynamics based on the five bases of power and beyond
3. Retaliation and fear of reporting	Confirms	Supports lack of reporting due to fears of retaliation, reputational harm, or career limitation
4. HR Distrust and process gaps	Confirms	Confirms that HR is often seen as ineffective and favours leadership more than surbordinates
5. Career mobility as survival	Expands	Presents resignation as a coping strategy and an act of self-preservation rather than advancement.
6. Gendered expectations and emotional labour	Confirms	Shows that women face harsher emotional expectations and are penalised for assertiveness.
7. Industry gatekeeping and reputation politics	Expands (Novel)	Reputation is presented as a unique form of social capital in South Africa's insurance sector, which current research has largely overlooked.
8. Banter normalisation and micro-aggressions	Confirms	Confirms banter as a form of bullying, consistent with micro-aggression and incivility research
9. Rainmaker protection & leadership accountability	Expands (Novel)	Introduces the “rainmaker protection” concept, performance-based impunity that extends power imbalance theory and leadership accountability literature.
10. Bystander silence vs allyship	Confirms	Confirms bystander effect, where self-preservation is paramount
11. Mental health and recovery needs	Confirms	Confirms workplace bullying to cause, stress, burnout, and mental health decline
12. Leadership accountability and consequences	Confirms & expands	Confirms the leadership impunity pattern but expands by illustrating how accountability is moderated by revenue contribution and reputation value.
13. Safe channels and anonymous reporting	Expands	Adds evidence that anonymity and third-party mechanisms are essential in small, networked industries, a gap in existing frameworks.
14. Growth through adversity	Contradicts & expands	Challenges post-traumatic growth literature by showing that “resilience” stems from individual coping, not organisational reform

6.4 Chapter Summary

This chapter examines the study's results in relation to existing literature and theoretical frameworks within the South African insurance industry. It finds that workplace bullying among women is not just interpersonal but systemic, rooted in organisational hierarchies, gendered expectations, and industry culture. Consistent with global research, bullying erodes confidence, mental health, and visibility for women in male-dominated environments, while this study highlights specific patterns unique to South Africa's insurance sector defined by close networks and reputational dependence.

The study aligns with prior research showing that bullying leads to withdrawal, self-doubt, and adverse mental health outcomes. Gendered emotional regulation and bias against assertive female leaders persist. Unlike some post-traumatic growth research, recovery and resilience are primarily due to personal coping rather than organisational change, underlining a lack of accountability and need for systemic intervention.

Findings confirm the recurring patterns like *(i)* diminished confidence, *(ii)* persistent gender biases*, (iii)* and leadership impunity which demonstrate that policy reforms are insufficient for achieving structural change. Unusual contributions in reputation-driven industries like gatekeeping are key mechanisms of control, and rainmaker protection, enabling toxic leadership by shielding high performers from consequences. These factors reinforce inequality and limit fair treatment.

The data supports and broadens Imbalance of Power Theory, showing that bullying flourishes where perpetrators have greater authority, influence, or reputation, further amplified by informal networks and gender-stereotypes. Overall, the study expands understanding of workplace bullying and women's career advancement, linking psychological safety and equity to organisational structures. It introduces new constructs—reputational politics, economic rationalisation of misconduct, and post-traumatic agency—and calls for urgent cultural and structural reforms to improve accountability and workplace wellbeing.

CHAPTER 7: CONCLUSION AND RECOMMENDATIONS

7.1 What did I study and why does it matter?

In this study, the influence of workplace bullying on the career progression of women working in the insurance industry of South Africa was investigated. The objective of this study was to obtain in-depth understanding of how bullying behaviours, organisational culture and processes intersect to shape the mental wellbeing and career progression of women by answering the three overarching research questions: *(i)* how workplace bullying influences the career progression of women in the insurance industry, *(ii)* how effective are current organisational policies and support systems in addressing workplace bullying, and *(iii)* how organisational cultures and response mechanism influence the experience of workplace bullying amongst women in the insurance industry.

This study matters because of the prevalence and under-reporting of workplace bullying, which adversely affects gender equity, mental health, and organisational performance. Despite extensive worldwide research on bullying, there has been insufficient focus on its occurrence within the South African insurance industry, characterised by male dominance and sensitivity to reputation. Comprehending how women encounter and manage bullying in this context is essential for formulating effective treatments that promote equitable, inclusive, and psychologically secure workplaces. The study thereby enhances both theoretical understanding and practical reform by interpreting how structural power disparities, organisational culture, and gendered expectations undermine confidence and visibility in professional settings

7.2 What was the research context, and why does it matter?

The study was conducted within the insurance industry of South Africa, which is known for its high-performance demands, hierarchical structures, and strong focus on underwriting targets and profitable results. This setting matters because the industry's close-knit networks and dependence on reputation can intensify the impact of bullying, where harm to the women’s professional image can greatly restrict career progression and opportunities. By analysing this environment, the research offers valuable insights into how industry-specific conditions interact with gender and organisational power, helping explain why workplace bullying continues even within regulated professional settings.

7.3 What did we already know/not know?

7.3.1 What we know

Existing worldwide studies demonstrated that workplace bullying results in diminished confidence, increased stress, burnout, and career stagnation. Scholars have identified that women often experience workplace bullying differently than their male counterparts as they experience nuanced types of bullying, including exclusion, tone policing, and reputational undermining based on gender-biased stereotyping. Moreover, literature continually emphasises HR's policies to be ineffective in combating workplace bullying with the perception that they are in favour of the perpetrator, usually in a position of power, and the managerial impunity and bystander silence as persistent facilitators of bullying in the workplace.

7.3.2 What is not known

What was not well understood, and what this study addressed was how these dynamics specifically influence the career progression of women in the insurance industry South African within the specific-industry context where professional progression is significantly influenced by personal networks, client affiliations, and key performance indicators. There was also limited knowledge on how organisational culture, HR systems, and leadership behaviours interact to sustain or mitigate bullying, particularly in environments that emphasise performance and profitability over psychological safety. Furthermore, the psychological impact of bullying on women's mental health and their coping strategies, such as career progression and post-traumatic growth, has not been fully investigated in this industry.

7.4 Research Questions

The study addressed three core research questions:

- **RQ1:** How does workplace bullying influence the career progression trajectory of women in the insurance industry?
- **RQ2:** How effective are current organisational policies and support systems in addressing workplace bullying?
- **RQ3:** How do organisational cultures and response mechanisms influence the experience of workplace bullying among women in the insurance industry?

Together, these questions guided the exploration of both individual experiences and structural factors shaping workplace bullying and its outcomes.

7.6 Findings and Analysis

The study identified fourteen interconnected themes indicating that workplace bullying does not operate on an individual level only, but also across organisational and industry levels. The evidence shows that bullying persists due to power imbalances, insufficient safeguards, and gender-bias norms in the workplace. These factors encourage silence, normalise harm, and limit the career progression of women. The findings support Imbalance of Power Theory, highlighting authority, social networks, and reputation as mechanisms sustaining bullying, especially in high-performance, relationship-focused fields like the insurance industry.

The key findings included:

7.6.1 Confidence erosion and mental health

Bullying reduces confidence, discourages participation, and harms mental health. These findings align with prior research (e.g., Einarsen et al., 2020; Plimmer et al., 2022) confirming that bullying adversely affects the identity and wellbeing, particularly for women working in male-dominated sectors.

7.6.2 Imbalances of power and managerial impunity

The imbalances of power were apparent in instances where managers utilised hierarchical position, reputation, and control over networks to discourage reporting and avoid responsibility. Several participants recounted scenarios in which managerial influence was exercised to shape team perceptions and develop narratives that undermined the credibility of the affected individuals.

7.6.3 HR distrust and process gaps

Formal complaint procedures were perceived as lacking safety, especially in cases involving individuals in senior or high revenue generating roles. Participants noted that Human Resources departments frequently prioritised the organisation's reputation above employee welfare, resulting in a gap between written policies and their practical enforcement. This results in lack of trust in HR and leadership of the organisation, the women remain silent and disengaged eventually leading to resignation.

7.6.4 Rainmaker protection and leadership accountability:

The concept of “rainmaker protection” contributed to the study. Participants reported that top performing individuals avoid penalties because of the high revenue income they generate for the organisation, resulting in HR looking the other way. This finding expands existing literature on how rewards and incentives can encourage unethical behaviour.

7.6.5 Gendered stereotyping

The study found women faced double standards: emotional expression was seen as instability, and assertiveness was labelled as aggression. Participants reported perceiving an obligation to maintain a calm, pleasant, or non-confrontational demeanour to prevent being characterised as difficult.

7.6.6 Bystander silence:

Participants mentioned that colleagues frequently saw bullying yet refrained from intervening due to fear of becoming targets themselves or facing professional ostracism, and they exercised self-preservation, indicating a shared recognition that defying authority could endanger one's career. Several participants described instances of allyship that offered emotional support; however, these were anomalies rather than standard occurrences. This finding highlights that silence operates not just as inaction but also as a socially acquired coping strategy in hierarchical organisations, where voicing concerns considerable personal risk.

7.6.7 Growth through adversity:

Despite facing psychological and career setbacks, some participants reported personal growth through reflection and boundary-setting, achievements stemming from individual resilience rather than organisational support. Women leaving toxic workplaces often regained confidence through external networks or mentorship, underscoring both human adaptability and the failure of organisations to foster healing or change. Resilience reflects coping with systemic failures, not organisational success.

Interpretation of findings

The findings indicate that workplace bullying in the South African insurance sector is not merely behavioural but structural, ingrained in power dynamics, economic dependency, and organisational culture. The study employs the Imbalance of Power Theory to conceptualise bullying as a manifestation of unequal power over resources, reputation, and opportunities, rather than as discrete acts of aggression.

Informal influence, gendered norms, and the economic rationalisation of wrongdoing all contribute to the continuation of this imbalance. The confidence of women was severely wounded by the bullying, including visibility, and career progression. Power imbalances and lack of managerial accountability allowed bullying to persist, while mistrust of HR and unclear policies discourage reporting. Participants reported psychological stress and career stagnation, while led to resignation as result of bullying. Most of the participants grew more resilient and set boundaries despite poor organisational support.

7.7 Academic relevance and contribution

The study extends the Imbalance of Power Theory by demonstrating that power asymmetry in modern workplaces is layered, operating not only through formal hierarchy but also through informal reputation, network influence, and gendered expectations. It contributes to feminist organisational scholarship by revealing how cultural norms and masculine-coded leadership ideals normalise bullying behaviours especial against women. Additionally, the findings highlight the need to integrate psychological safety frameworks with discussions of organisational power, showing that safety cannot be achieved without accountability and equitable power distribution. The study thus bridges theoretical, cultural, and practical gaps in current workplace bullying research.

7.9 Business relevance

The findings highlight a need for organisations to update policies, ensure leaders are accountable, and improve confidential and fair reporting mechanisms. Ethical leadership and transparent HR practices help prevent bullying and retain talent. In insurance, tackling bullying is crucial for reducing disengagement, turnover, and reputational risk. Building an inclusive, respectful, and safe workplace boosts performance, loyalty, and sustainability, and supporting the United Nation’s 2030 gender equality goal (“the 2030 Agenda”) of achieving gender equality and eradicating discrimination in the workplace.

7.9 Future research

Future research could broaden this study by including views from perpetrators, HR, and leaders to better understand workplace bullying. The findings highlight new research directions on systemic power structures, industry norms, and career resilience. Future research may expand upon this study by employing comparative, longitudinal, and intersectional methodologies to enhance both theoretical and practical insights into workplace bullying within South African and global frameworks.

In summary, this study provides a thorough understanding of the influence of workplace bullying on career progression of women in the insurance industry of South Africa. It connects theoretical understanding with practical significance by emphasising the structural, cultural, and psychological aspects of bullying. This study integrates the Imbalance of Power Theory with gendered organisational analysis and Psychological Safety Frameworks to enhance academic discourse and practical application and emphasise that substantial change necessitates human resilience alongside structural accountability and cultural transformation.

The study underscores that addressing workplace bullying is not solely a matter of regulatory compliance, but also a reflection of organisational integrity and social responsibility. Achieving sustainable progress in gender equality and leadership development requires organisations to actively dismantle power imbalances, cultivate trust, and establish workplace environments in which all employees, regardless of gender or rank, can succeed without fear or harm.

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Appendices

Appendix 1: Research Objectives

The overarching research objective of this study is to understand the lived experiences of women in respect of workplace bullying and the overall influence it may have had on the trajectory of their career progression in the insurance industry of South Africa.

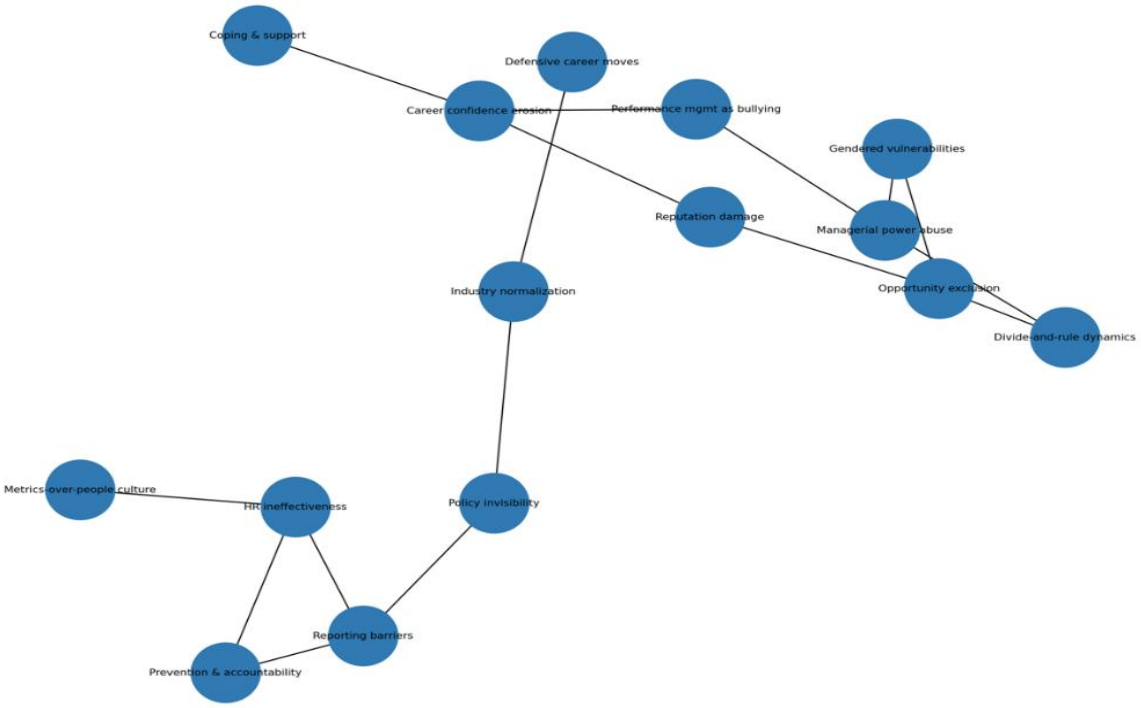
Table 2: Interview questions to answer RQ1, RQ2 and RQ3

Introduction questions	
1) What is your current role and how long have you been with your current company? 2) How long have you been working in the insurance industry of South Africa? 3) What made you choose to work in this industry? **4)** Briefly describe your career path to where you are right now	
RQ1	**How does workplace bullying influence the career progression trajectory of women in the insurance industry**
1) How do you understand workplace bullying? 2) Have you ever experienced or witnessed situations that you would describe as workplace bullying during your tenure within the insurance industry of South Africa? 3) How was your confidence, your belief in your career path and professional abilities, impacted by these incidences? 4) How did bullying affect your professional relationships and networking opportunities within the industry? 5) Looking back do you think your career trajectory would have been different had you not been bullied? 6) Do you think women have unique vulnerabilities or experiences that make them particularly susceptible to bullying in this industry	
RQ2	**How effective are current organisational policies and support systems in addressing workplace bullying?**
7) What do you think are the barriers preventing women from reporting bullying in the workplace? 8) How familiar are you with workplace bullying policies within your organisation? 9) How effective are the policies and support systems in your company in addressing workplace bullying?	

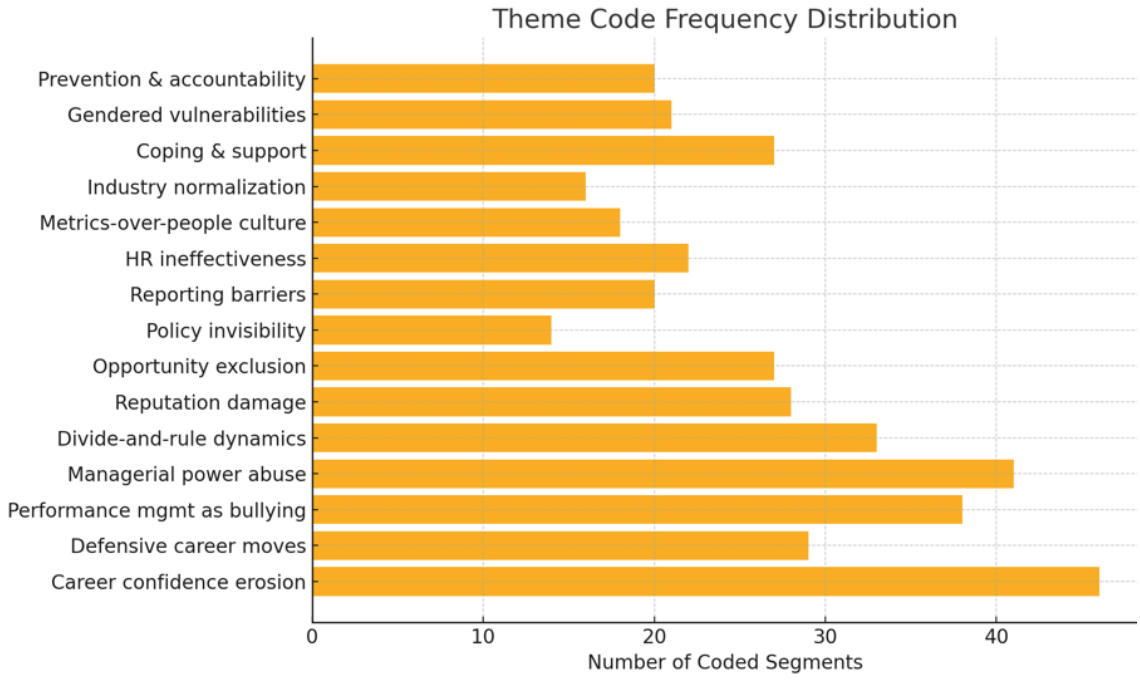
10) Can you share any bullying incidents (one you have either experienced or witnessed) that you reported? What was the outcome? 11) In your opinion, what were the underlying reasons or motivations for the bullying you experienced or witnessed? 12) How can your company help reduce incidences of workplace bullying?	
RQ3	**How do organisational cultures and response mechanisms influence the experience of workplace bullying among women in the insurance industry?**
13) Do you think most insurance companies have an anti-bullying policy? 14) Are there any specific aspects of the insurance industry's culture or structure that you believe might contribute to or exacerbate workplace bullying, particularly for women? **15)** What would your suggestion be to the insurance industry to eliminate the bullying of women in the workplace	
Closing remarks	
Is there anything else you would like to share about your experiences with workplace bullying and its impact on your career that we haven't covered today? Do you have any questions for me? I would like to thank you for your time and for sharing these insights and your experiences.	

Appendix 2: Thematic network map

Thematic network map



Appendix 3: Theme code frequency distribution



Appendix 4: Participant evidence of career confidence erosion

Participant	Participant Voice (Verbatim Evidence)	Confidence-Impact Category	Analytic Interpretation	Intensity
P3	"You start second guessing yourself. You over-prepare for meetings. Even simple decisions."	Decision paralysis	Demonstrates cognitive disruption and anticipatory anxiety caused by bullying.	**High**
P3	"I had anxiety, I depression… and I lost confidence on my own capability."	Psychological distress	Bullying induced clinical symptoms, severely undermining capability beliefs.	**High**
P3	"It was a vicious cycle, taking chunks of my confidence on a daily basis."	Chronic erosion	Shows cumulative, incremental damage and dependence on validation.	**High**
P1	"It affects you emotionally, mentally as well, and it affects your confidence level…"	Emotional depletion	Highlights how prolonged exposure reduces belief in competence.	**Moderate–High**
P1	"Other team members will start losing confidence in you…"	Reputational damage	External perception amplifies internal self-doubt.	**Moderate–High**
P11	"I used to second guess myself a lot… I didn't trust myself sometimes."	Self-doubt	Internalisation of bullying erodes authenticity and spontaneity.	**Moderate**
P13	"I felt that I wasn't enough…"	Identity questioning	Shows internal attribution and lowered self-worth.	**Moderate–High**
P13	"I went through coaching… I was lacking… I lost my confidence in myself."	Need for remedial support	Demonstrates organisational recognition of confidence harm.	**Moderate–High**
P13	"Maybe it's because I'm not speaking English properly…"	Language insecurity	Bullying intensifies pre-existing	**Moderate**

			insecurities; identity marginalisation.	
P12	"You will shy away from giving your opinion… it will put you back in terms of career progression."	Loss of voice	Performance self-restriction affects visibility and promotion.	**Moderate–High**
P12	"…when you walk into a meeting, don't say anything wrong… self-consciousness limits your ability to express yourself authentically."	Self-censorship	Bullying rewires professional behaviour to avoid scrutiny.	**High**
P6 ***(Interviewer Confirmed)***	"You start doubting yourself… you can't really perform at your peak…"	Performance hesitation	Demonstrates induced second-guessing in operational output.	**Moderate**