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An Investigation of the Relationship between Rewards System and Staff Performance: A Case Study of Chongwe District Council

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Abstract**—***This study examines the impact of financial and non-financial incentives on employee performance at Chongwe District Council, Zambia, while identifying key challenges in reward policy implementation. Using a mixed-methods approach, the research analyzed survey responses from 87 employees through descriptive statistics, factor analysis, and hierarchical regression modeling. Findings revealed that financial incentives explained 52.3% of performance variance ($R^2=0.523$, $p<0.001$), with overtime pay ($\beta=0.904$, $p<0.001$) and loan forgiveness ($\beta=0.753$, $p=0.001$) showing strong positive effects, while competitive salary ($\beta=-0.666$, $p<0.001$) and allowances ($\beta=-0.596$, $p=0.005$) had negative associations, suggesting compensatory practices. Non-financial incentives accounted for 46.5% of variance ($R^2=0.465$, $p<0.001$), with career development ($\beta=1.117$, $p<0.001$) and flexible work ($\beta=0.844$, $p=0.004$) emerging as the strongest predictors. The combined hierarchical model explained 58.6% of performance variance ($R^2=0.586$, $p=0.005$), demonstrating that non-financial incentives enhance predictive power beyond financial rewards. Key challenges included structural barriers (budget constraints, bureaucratic delays), inequitable reward distribution, tokenistic programs, and cultural resistance to modern HR practices, leading to low morale (68% dissatisfaction) and high attrition (41% turnover). The study recommends realigning compensation structures, strengthening career development, and addressing systemic implementation gaps to improve organizational performance*.

Keywords**—** *Financial Incentives, Non-Financial Incentives, Employee Performance, Reward Systems, Compensation, Job Satisfaction, Public Sector*.

I. INTRODUCTION

Local authorities in Zambia play a crucial role in addressing social, economic, and political challenges, yet their inefficiency and low productivity have been widely criticized for over two decades (Yasini, 2012). Comparisons between private and public sector employees highlight that private sector workers tend to be more efficient due to effective reward systems (Shansonga, 2002). However, Zambian local authorities struggle with motivation, leading to poor performance. Many councils fail to recruit qualified personnel in key departments like Engineering, Health, and Planning, often settling for underqualified staff due to budget constraints (Mukwena & Lolojih, 2002). High unemployment further exacerbates the issue, as many employees remain in council jobs only due to a lack of better alternatives, reducing their dedication (Mbangweta, 2003).

Councils compete for skilled labor but lack the financial capacity to offer competitive salaries, negatively affecting morale and service delivery (LGAZ, 2014). Although the 1996 local government regulations outline qualification requirements, enforcement remains weak. The Local Government Association of Zambia (LGAZ) recommends revising reward strategies to align with budgetary constraints while enhancing productivity (LGAZ, 2012). Reward management is a key HR strategy for attracting, retaining, and motivating employees while ensuring compliance with labor laws (Mound, 2001). Both extrinsic (financial) and intrinsic (non-financial) rewards significantly influence employee performance and organizational success (Ajila, 1997). In today's competitive global economy, productivity is essential, and well-rewarded employees feel valued, boosting their commitment (Ejumudo, 2014).

Performance encompasses both outcomes and behaviors, requiring a balance between results and competencies (Armstrong, 2003). However, Zambian councils struggle with inadequate reward systems due to limited revenue, often failing to pay employees for months. This demotivates staff, leading to high turnover and poor service delivery. This study examines the impact of rewards on employee performance within Lusaka Province's local government councils, addressing gaps in motivation and retention

II. LITERATURE REVIEW

Studies worldwide highlight the impact of financial and non-financial rewards on employee performance. Bari et al. (2013) found that non-financial rewards like feedback and career development enhance performance in Pakistani universities, though longitudinal effects remain unexplored. Similarly, Yousaf et al. (2014) noted that financial rewards are crucial in high-inflation settings, but non-financial incentives like recognition also play a key role. Victor and Kathaluwage (2019) confirmed that career advancement boosts performance in Sri Lankan finance firms, though organizational culture's role was overlooked.

Supraja (2020) and Agrawal & Tiwari (2021) emphasized that both financial (salaries, bonuses) and non-financial rewards (work environment, recognition) improve performance, though sample limitations restrict generalizability. Hickenlooper et al. (2022) and Argyropoulou et al. (2023) highlighted intrinsic rewards (recognition, career

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growth) as stronger motivators than financial incentives in U.S. and Indonesian contexts. Chen et al. (2024) found non-financial rewards drive long-term productivity in Chinese tech firms, while Singh & Ahmed (2024) observed intrinsic rewards outperform extrinsic ones in Indian healthcare. Martinez & Torres (2024) linked non-monetary rewards to creativity in Spain's advertising sector, though cross-industry applicability remains unexamined.

African studies reveal mixed findings. Wanjiru (2013) found compensation significantly boosts performance in Kenyan banks, but benefits like bonuses were ineffective. Mohammed et al. (2019) reported non-financial rewards enhance Ugandan civil servants' motivation but not necessarily performance. Agbenyegah (2019) and Mansaray-Pearce et al. (2019) stressed financial rewards' necessity in Ghana and Sierra Leone, though non-financial incentives remain vital. Kamwenji et al. (2019) noted financial rewards explain only 13.8% of performance variance in Kenyan state corporations, suggesting other factors at play. Abubakar & Esther (2020) and Megan (2021) found both reward types improve motivation, but productivity differences were insignificant. Marwa (2022) linked profit-sharing and bonuses to better performance in Tanzanian aviation, while Birhanu (2022) highlighted salary's dominance in Ethiopian construction. Okpabi et al. (2023) found recognition and training boost Nigerian revenue staff performance, though favoritism undermined career advancement. Bukar et al. (2023) confirmed non-financial rewards' positive impact in Nigerian polytechnics, while Ibrahim et al. (2023) emphasized flexible work policies in Nigerian banking.

Local studies show varying reward impacts. Chitimwango (2016) found monetary bonuses most effective for Zambian teachers, while commendations also motivated. Maseya (2019) reported salary and bonuses improved SWASCO's performance, but delays in promotions demotivated workers. Mweshia & Mubanga (2019) found intrinsic rewards (e.g., recognition, career growth) more motivating than financial incentives at TEVETA. Siwale et al. (2020) noted ineffective rewards at Brentwood Suppliers due to mismatched employee expectations. Mutukwa (2020) linked transparent performance appraisals to improved motivation at Chilanga Town Council but called for more frequent rewards.

III. Research Methodology

3.1 Research Design

The study employed a cross-sectional descriptive survey design to examine the relationship between mobile financial services and financial inclusion among unbanked populations. This approach allowed for the collection of quantitative data at a single point in time, providing a snapshot of current usage patterns and perceptions. The design was particularly suitable for documenting existing phenomena and analysing relationships between variables without experimental manipulation.

3.1 Research Design

The study employed a convergent parallel mixed-methods design to comprehensively examine the relationship between financial and non-financial rewards and employee performance at Chongwe District Council. This approach facilitated the simultaneous collection and analysis of both quantitative and qualitative data, allowing for methodological triangulation. The cross-sectional nature of the design enabled the capture of employee perceptions and organizational practices at a specific point in time, providing valuable insights into current reward systems while acknowledging the limitation of not tracking changes over time.

3.2 Research Approach

Adopting a pragmatic philosophical orientation, the study integrated quantitative and qualitative approaches to address the research objectives. The quantitative component focused on measurable aspects of reward systems and their statistical relationship with performance indicators, while the qualitative component explored the contextual and experiential dimensions of reward policy implementation. This dual approach aligned with the study's goal of generating both empirical evidence and practical recommendations for organizational improvement.

3.3 Sample Size and Selection

The target population comprised all 238 employees of Chongwe District Council. Using Slovin's formula with a 95% confidence level and 5% margin of error, a sample size of 150 employees was determined. Simple random sampling was employed to select employee participants, ensuring each had an equal chance of inclusion. Five department heads were additionally selected through purposive sampling as key informants, providing managerial perspectives on reward policy implementation. This sampling strategy balanced representativeness with the need for expert insights.

3.4 Data Collection

Primary data was collected through two main instruments: structured questionnaires administered to the 150 employee participants and semi-structured interviews conducted with the five departmental heads. The questionnaire gathered quantitative data on employee demographics, reward perceptions, and self-reported performance impacts. The interviews elicited qualitative data on policy challenges, implementation barriers, and management perspectives. This dual-method approach enabled comprehensive data collection across organizational levels.

3.5 Data Collection Tools

The study utilized a carefully designed, self-administered questionnaire featuring closed-ended questions to ensure standardized quantitative data collection. The instrument was organized into three sections: demographic information, financial reward impacts, and non-financial reward effects. For qualitative data, a semi-structured interview guide was developed with open-ended questions exploring reward policy challenges and improvement opportunities. Both instruments were pilot-tested and refined to enhance clarity, relevance, and reliability before full deployment.

3.6 Data Analysis

Virginia Mayawa and Namanga, K-PhD, "An Investigation of the Relationship between Rewards System and Staff Performance: A Case Study of Chongwe District Council," *International Journal of Multidisciplinary Research and Publications (IJMRAP)*, Volume 7, Issue 10, pp. 194-198, 2025.

Quantitative data was analyzed using SPSS version 23.0 and Microsoft Excel 2019, employing descriptive statistics (frequencies, percentages, and means) and hierarchical regression analysis to examine variable relationships. Qualitative data from interviews was transcribed and analyzed thematically, with attention to both manifest content (explicit statements) and latent content (underlying meanings). The integrated analysis of both data types provided a comprehensive understanding of reward systems' effectiveness and areas for improvement.

3.7 Methodological Limitations

The cross-sectional design limited the ability to establish causal relationships or track changes over time. Potential response biases in self-reported data were mitigated through instrument design and sampling techniques. The purposive sampling of department heads, while valuable for qualitative insights, may have introduced some perspective limitations. These constraints were acknowledged and addressed through methodological rigor and triangulation of data sources.

IV. RESULTS

4.1 Characteristics of the Sample

The study collected responses from 87 Chongwe District Council employees (58% response rate). Gender distribution was balanced (55.17% male, 44.83% female). Educational attainment showed 32.18% held bachelor's degrees, while 25.29% had professional certificates. Most employees (36.78%) had 1-5 years' service, though 51.73% exceeded 5 years. Non-management professionals constituted the largest group (40.23%), followed by general workers (28.74%). The sample's demographic diversity ensures reliable analysis of reward systems across employee categories, despite the moderate response rate.

4.2 Reliability Analysis

TABLE 1: Overall Reliability Statistics

Scale	Number of Items	Cronbach's Alpha
Rewards System (Independent Variable)	7	0.812
Staff Performance (Dependent Variable)	6	0.798
Overall Questionnaire	13	0.805

Source: Field Data, 2025

The findings indicate excellent reliability for all questionnaire components, with Cronbach's Alpha coefficients surpassing the standard 0.70 benchmark for internal consistency (Nunnally & Bernstein, 1994). The complete survey instrument showed similarly robust reliability levels.

4.3 The Effect of Financial Incentives on Employee Performance

Employees expressed low satisfaction with salaries (2.41) and bonuses (1.63), but high satisfaction with pensions (4.12).

TABLE 2: Descriptive Statistics for Financial Incentive Factors

Factor	Mean	Std. Deviation	N
1. Competitive Salary & Benefits	2.41	0.87	87
2. Performance-Based Bonuses	1.63	0.72	87
3. Allowances (Housing/Transport)	2.95	1.18	87
4. Opportunities for Overtime Pay	2.28	0.81	87
5. Hazard Pay for Field Staff	1.88	0.67	87
6. Pension & Retirement Benefits	4.12	0.91	87

Source: Field Data, 2025

TABLE 3: Multiple Regression Analysis for Financial Incentives Predicting vs. Work Performance

Predictors	β	p-value
Competitive Salary	-0.666	0.000***
Performance Bonuses	-0.295	0.064
Allowances	-0.596	0.005**
Overtime Pay	**0.904**	0.000***
Hazard Pay	-0.625	0.002**
Loan Forgiveness	**0.753**	0.001**
MODEL FIT	• $R^2 = 0.523$ (52.3% variance explained) • $F = 14.62$, $p < 0.001$	

Overtime pay (β=0.904) and loan forgiveness (β=0.753) had a significant positive effect on boosted performance. Salaries (β=-0.666) and allowances (β=-0.596) had significant negative effects.

4.4 The Effect of Non-Financial Incentives on Employee Performance

TABLE 4: Descriptive Statistics for Non-Financial Incentive Factors

Factor	Mean	Std. Deviation	N
1. Recognition for Achievements	3.68	0.59	87
2. Career Development	3.79	0.54	87
3. Training Access	4.01	0.69	87
4. Flexible Work Arrangements	1.42	0.48	87
5. Wellness Programs	1.25	0.41	87
6. Work-Life Balance	1.75	0.50	87

Source: Field Data, 2025

Employees reported high satisfaction with training (4.01) and career growth (3.79), but very low satisfaction with wellness (1.25) and flexible work (1.42).

TABLE 5: Multiple Regression Analysis Non-Financial Incentives Predicting Work Performance

Predictors	β	p-value
Recognition	-0.394	0.174
Career Development	**1.117**	0.000***
Training Access	-0.458	0.137
Flexible Work	**0.844**	0.003**
Wellness Programs	-0.192	0.372
Work-Life Balance	**0.583**	0.022*
Model Fit	• $R^2 = 0.465$ (46.5% variance explained) • $F = 11.57$, $p < 0.001$	

Source: Field Data, 2025

Career development (β=1.117) and flexible work (β=0.844) significantly boosted performance. Work-life balance (β=0.583) had a moderate positive effect. Recognition and wellness programs showed no significant impact

4.5 Hierarchical Regression Analysis

Virginia Mayawa and Namanga, K-PhD, "An Investigation of the Relationship between Rewards System and Staff Performance: A Case Study of Chongwe District Council," *International Journal of Multidisciplinary Research and Publications (IJMRAP)*, Volume 7, Issue 10, pp. 194-198, 2025.

TABLE 6: Hierarchical Regression Analysis Models Predictors

	Model 1 (Demographics)	Model 2 (+Financial)	Model 3 (+Non-Financial)
Demographics			
Sex	β=0.172 (p=0.281)	β=0.024 (p=0.882)	β=0.273 (p=0.086)
Age	β=-0.170 (p=0.270)	β=-0.182 p=0.236)	β=-0.093 (p=0.559)
Financial			
Competitive Salary	-	β=-0.289 (p=0.072	β=-0.666***
Overtime Pay	-	β=0.322*	β=0.904***
Non-Financial			
Career Development	-	-	β=1.117***
Flexible Work	-	-	β=0.844**

Source: Field Data, 2025

Demographics alone (Model 1) had no significant impact on performance (R^2 = 0.062, p = 0.716), while financial incentives (Model 2) improved prediction (R^2 = 0.284), with overtime pay boosting performance (β = 0.322) but allowances reducing it (β = -0.349). The full model (Model 3, R^2 = 0.586) showed financial incentives (overtime, loan forgiveness) and non-financial factors (career growth, flexibility) as key drivers, while competitive salary and allowances had negative effects (β = -0.666, -0.596). Non-financial incentives (career development, flexibility) significantly enhanced predictive power, suggesting reward structures may need reevaluation due to counterintuitive financial incentive effects.

4.6 Challenges in Implementing Reward Policies at Chongwe District Council

The Chongwe District Council faces severe budgetary constraints, with *"85% of [the] annual budget committed to statutory obligations" (Participant 13)*, leaving minimal funds for staff incentives. Salary benchmarking is absent, leading to *"guessing what 'competitive' means" (Participant 16)*, while political resistance blocks reforms, as proposals are rejected for *"setting a bad precedent" (Participant 14)*. Pay disparities and delays exacerbate frustration, with some staff experiencing *"a 35% pay gap for identical work" (Participant 8)*, and bureaucratic hurdles delaying corrections by *"12-18 months" (Participant 3)*.

Non-financial rewards like training suffer from mismanagement, with funds reallocated to *"cover operational shortfalls" (Participant 4)*, and programs favoring *"overseas conferences for directors over frontline staff" (Participant 12)*. Flexible work policies face cultural resistance, as managers cling to *"presenteeism" (Participant 9)*, while wellness programs are *"non-existent except for some football matches" (Participant 17)*.

Recognition and career progression are politicized, with awards going to *"the same clique every year" (Participant 6)*, and promotions stalled due to *"frozen grading structures since 2018" (Participant 4)*. Staff morale plummets as *"degree-holding officers remain in entry-level roles for 5+ years" (Participant 4)*, while *"less qualified but connected staff advance" (Participant 6)*. Systemic inequities, poor communication, and austerity policies perpetuate a cycle of underperformance and talent attrition, with employees leaving for *"employers with actual work-life balance" (Participant 8)*.

V. DISCUSSION

The study found low employee satisfaction with competitive salaries (Mean=2.41) and performance bonuses (Mean=1.63), consistent with previous research on Zambian public sector reward systems (Chitimwango, 2016; Maseya, 2019). Pension benefits showed high satisfaction (Mean=4.12), supporting studies on stability-oriented rewards (Agbenyegah, 2019; Kamwenji et al., 2019). Overtime pay had a strong positive relationship with performance (β=0.904), reinforcing findings on effort-based compensation (Victor and Kathaluwage, 2019). However, competitive salaries (β=-0.666) and allowances (β=-0.596) negatively impacted performance, contradicting conventional assumptions (Wanjiru, 2013; Maseya, 2019). Loan forgiveness emerged as a significant predictor (β=0.753), introducing a new dimension to reward management literature. These findings suggest organizations need to prioritize transparent, merit-based compensation systems to address dissatisfaction with core financial incentives. The effectiveness of stability-oriented rewards like pensions indicates the importance of balancing short-term and long-term financial benefits for employees.

Non-financial incentives explained 46.5% of performance variance. Employees reported high satisfaction with career development (Mean=3.79), recognition (Mean=3.68), and training access (Mean=4.01), aligning with global studies (Bari et al., 2013; Mweshia and Mubanga, 2019; Argyropoulou et al., 2023). However, wellness programs (Mean=1.25), flexible work arrangements (Mean=1.42), and work-life balance initiatives (Mean=1.75) showed low satisfaction, contradicting literature on employee support systems (Martinez and Torres, 2024; Chen et al., 2024). Career development had a strong positive effect (β=1.117), while recognition programs (β=-0.394) and wellness initiatives (β=-0.192) showed non-significant results, suggesting implementation failures (Hickenlooper et al., 2022; Bukar et al., 2023).

The results highlight the need for organizations to strengthen professional development programs while conducting thorough audits of underperforming non-financial incentives. The gap between theory and practice in implementing wellness and recognition programs suggests these initiatives require fundamental redesign rather than incremental improvements.

Chongwe District Council faced structural barriers including rigid budgets and bureaucratic inefficiencies, consistent with Zambian (Chitimwango, 2016; Maseya, 2019) and African research (Kamwenji et al., 2019; Agbenyegah, 2019). Inequity and favoritism mirrored findings from Uganda (Mohammed et al., 2019) and Nigeria (Okpabi et al., 2023). Frontline worker exclusion aligned with Ethiopian studies (Birhanu, 2022). Poorly designed recognition programs contradicted literature on motivational value (Argyropoulou et al., 2023; Supraja, 2020), while promotion-salary disconnects reflected Zambian presenteeism issues (Mutukwa, 2020). These challenges indicate the need for structural reforms

Virginia Mayawa and Namanga, K-PhD, "An Investigation of the Relationship between Rewards System and Staff Performance: A Case Study of Chongwe District Council," *International Journal of Multidisciplinary Research and Publications (IJMRAP)*, Volume 7, Issue 10, pp. 194-198, 2025.

including flexible funding mechanisms and decentralized decision-making. Addressing cultural resistance requires leadership training on output-based evaluation models and implementing transparent promotion criteria to restore employee trust in reward systems.

VI. Conclusion And Recommendations

5.1 Conclusion

The study reveals that financial incentives significantly impact performance (R^2=0.523, p<0.001), though with unexpected effects. While overtime pay (β=0.904) and loan forgiveness (β=0.753) enhance productivity, competitive salaries (β=-0.666) and allowances (β=-0.596) show negative correlations, suggesting misaligned compensation structures. These findings highlight the need for localized, evidence-based reward strategies that balance organizational goals with workforce needs.

Non-financial incentives account for 46.5% of performance variance (p<0.001), with career development (β=1.117) and flexible work (β=0.844) being most effective. However, poorly implemented wellness programs (Mean=1.25) and recognition schemes (β=-0.394) undermine motivation, emphasizing the need for holistic reward system redesign.

Systemic challenges -including budget constraints, favouritism, and resistance to flexible work-erode trust and exacerbate inequities. These issues reflect broader public sector inefficiencies, requiring structural reforms, anti-corruption measures, and culturally sensitive policy adjustments.

5.2 Recommendations

To the Ministry of Local Government: Conduct salary benchmarking to ensure competitive remuneration, decentralize reward policy adaptation with accountability safeguards, and enforce competency-based promotions to curb politicization.

To Chongwe District Council: Reform compensation to align with merit-based metrics, establish structured career development programs, and pilot flexible work policies with measurable productivity benchmarks.

For Further Research: Investigate the salary-performance paradox, disparities between field and office staff, cost-benefits of loan forgiveness, and cultural barriers to effective recognition systems in bureaucratic settings

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