

FINANCIAL DISTRESS AMONG THE BENCH AND INFLUENCE ON JUSTICE DELIVERY IN NIGERIA: PERCEPTION OF LEGAL PRACTITIONERS

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ABSTRACT: *This study examined the influence of financial distress among the bench on justice delivery in Nigeria, as perceived by legal practitioners in Anambra State, Nigeria. The participants included in this research were 122 legal practitioners, selected purposively. The study utilized the Financial Distress and Justice Delivery Questionnaire to measure the variables of interest. The study employed a Repeated Measures design, and two hypotheses were tested using Repeated Measures Analysis of Variance (rANOVA). The findings indicated that the financial distress with its dimensions (perceived hardship, living cost, lifestyle, employment situation & coping systems) experienced by members of the bench significantly influences justice delivery in Nigeria ($p > 0.001$, $F = 4.99$, $N = 122$, $df = 1: 3.56$), with lifestyle dimension of the financial distress as the most influential factor affecting justice delivery. Additionally, the study found that the financial distress experienced by members of the bench significantly varies in terms of its influence on justice delivery in Nigeria. Based on these results, it is recommended that it is pertinent to implement policy reforms that improves the financial well-being of members of the bench. This involves reviewing salary structures, benefits, or financial support systems for judges to alleviate financial distress.*

KEYWORDS: Financial Distress, the Bench, Justice Delivery, Nigeria, Legal Practitioners

INTRODUCTION

Seeking justice stands as a fundamental foundation for social stability and safeguarding individual rights in any democratic society. In Nigeria, achieving justice is subject to various influences, such as financial power and personal interests. Legal practitioners widely acknowledge the substantial impact of these factors on the dispensation of justice. This study endeavors to explore the perceived roles of financial power and personal interest in shaping the Nigerian justice system, as perceived by lawyers and legal professionals.

Financial power plays a crucial role in the Nigerian justice system, often creating disparities in access to justice and affecting the outcomes of legal proceedings. Wealthy individuals and

corporations, equipped with ample resources, can employ high-profile legal representation and exploit legal loopholes, thereby influencing the trajectory of their cases (Igwe, 2018). Consequently, a lack of financial means can hinder individuals' ability to secure quality legal representation and adversely affect the fairness and equality of the justice system.

Judges and lawyers may be influenced by their connections to influential individuals, political pressure, or personal biases, leading to biased decisions that deviate from fair judgment (Okeke, 2019). Such influences can erode public trust in the judicial system and undermine its integrity.

Understanding the perceptions of legal professionals regarding the influence of financial power and personal interest is crucial in assessing

the impact of these factors on justice in Nigeria. Previous studies have shed light on these perceptions and highlighted their significance. For instance, a study conducted by Okoli (2017) explored the perspectives of Nigerian lawyers and found that a substantial number of respondents believed that financial power and personal interest significantly influenced the outcomes of court cases, often resulting in injustice. These perceptions reflect the need for a comprehensive examination of these factors to ensure a fair and equitable justice system.

In light of the aforementioned issues, it is crucial to delve deeper into the influence of financial power and personal interest as perceived factors shaping justice in Nigeria. By investigating the experiences and viewpoints of legal professionals, this study seeks to contribute to the existing body of knowledge and provide insights that can inform efforts to enhance the fairness and integrity of the Nigerian justice system.

Statement of the Problem

The pervasive concern surrounding the impact of financial power and personal interest on justice in Nigeria has raised questions about the integrity and fairness of the legal system. Numerous studies and reports underscore these factors as significant challenges to the effective delivery of justice in the country. Corruption remains a major issue within Nigeria's justice system, with instances of bribery and the misuse of financial resources influencing legal case outcomes.

Lawyers in Nigeria often face pressure from clients to prioritize personal interests over the pursuit of justice, with the financial power and personal interest significantly impacting the administration of justice in Nigeria, leading to unequal access to legal representation and biased outcomes (Nigerian Bar Association, 2023).

Moreover, the lack of transparency and accountability within the judiciary exacerbates the influence of financial power and personal interest. This deficiency not only compromises the foundational principles of justice but also fosters an environment where trust in the legal system is continually undermined. Against this intricate backdrop, this study seeks to delve into

the influence of financial distress among the bench on justice delivery in Nigeria. By exploring the perspectives of legal practitioners, it aims to contribute nuanced insights into the intricate dynamics at play, ultimately paving the way for a more comprehensive understanding of the challenges faced by the legal system in upholding justice in the face of financial pressures and personal interests.

Purpose of the Study

The general purpose of the study is to investigate the influence of financial distress among the bench on justice delivery in Nigeria as perceived by legal practitioners. Specifically, this study seeks to:

1. Examine the extent to which financial distress of the members of the Bench in Nigeria would influence justice delivery.
2. Determine if dimensions of financial distress of members of the Bench would vary on their influence of justice delivery in Nigeria.

Research Questions

1. To what extent will financial distress of the members of the Bench in Nigeria influence justice delivery?
2. In what ways will dimensions of financial distress of members of the Bench vary on their influence of justice delivery in Nigeria?

Significance of the Study

This study has both theoretical and practical significance. Theoretically, the work will enrich the existing literatures like the theory of Planned Behaviour (TPB) by Ajzen (1991), which suggests that three factors influence an individual's intention to engage in a specific behavior, which in turn affects their actual behavior. These three factors include attitudes, subjective norms, and perceived behavioral control. The research will in addition serve as a reference point for future research work on the subject and stimulate further research in the area of justice delivery with dearth of literatures. Such studies and the present effort will help to fill the gaps existing in the literatures on justice delivery.

Practically, the study is of great relevance to the government, policy makers, legal practitioners and Nigerian populace. To the

government, this study will help the government in enacting laws that will promote effective justice delivery in Nigeria. To the policy makers, this study will assist the policy makers in making policies that will reduce financial distress and promote effective justice delivery in Nigeria. To the legal practitioners, this study will help them to understand why effective justice delivery is necessary in Nigeria. To the populace, this study will help them to understand the different dimensions of financial distress and how to manage financial distress when they require justice.

Operational Definition of Terms

Financial Distress: Financial distress is a condition in which an individual cannot generate sufficient revenues or income, making it unable to meet up to financial obligations as measured with financial distress and justice delivery questionnaire adapted and modified from Dar, Chauhan, Murti, Trivedi and Dhingra (2022).

Justice Delivery: This the process whereby proper punishment or fair treatment is given by the legal system as measured with financial distress and justice delivery questionnaire adapted and modified from Dar, Chauhan, Murti, Trivedi and Dhingra (2022).

LITERATURE REVIEW

Conceptual Review

Some Causes of Financial Distress among the Bench in Nigeria

This section aims to provide various forms of financial distress experienced by judges and other legal practitioners. Low salaries and inadequate remuneration have been identified as major causes of financial distress among judges and legal practitioners (Ugwumadu, 2017; Omotosho, 2019). Several studies have highlighted that the salaries of judges in Nigeria are often insufficient to cover basic living expenses (Akande, 2018; Agbor, 2020; Gbabo & Bako, 2021). Additionally, delayed or withheld payments further exacerbate the financial difficulties faced by the bench (Obi & Adebisi, 2016). However, the followings are some additional causes of financial distress among legal practitioners

Insufficient Budgetary Allocation to the Judiciary: The inadequate allocation of

funds to the judiciary has been identified as a significant cause of financial distress among judges (Adewale, 2015; Ezeokoli, 2020). This can lead to a lack of resources for court operations, delayed payments, and an inability to provide adequate remuneration for judges and legal practitioners.

Inflation and Economic Challenges:

The prevailing economic conditions, including inflation, economic instability, and currency devaluation, contribute to financial distress among legal practitioners (Omotosho, 2019; Anifowose et al., 2021). These factors erode the purchasing power of salaries and exacerbate the financial challenges experienced by judges.

Inadequate Retirement Benefits and Pension Schemes: The absence of sufficient retirement benefits and effective pension schemes for judges and legal practitioners can result in financial difficulties during their post-retirement period (Andayi & Okeme, 2017; Agbor, 2020). This creates uncertainty and increases the urgency for financial stability, potentially influencing judicial decisions.

High Cost of Legal Education: The high cost of legal education, including tuition fees, textbooks, and professional training, can create significant financial burdens for aspiring lawyers and legal practitioners (Ibukunolu & Adegoroye, 2016; Ezeokoli, 2020). This can lead to substantial student loans and debt burdens, further contributing to financial distress among legal practitioners.

Limited Opportunities for Additional Income: The limited opportunities for legal practitioners to engage in private legal practice or other sources of income outside their official duties contribute to financial distress (Gbabo & Bako, 2021; Adeyemi, 2018). Legal practitioners may have restricted avenues to supplement their income and overcome financial difficulties.

Inadequate Financial Education and Planning: The lack of financial education and planning skills among legal practitioners can contribute to financial distress (Udoayang & Inyang, 2020; Agbor, 2020). Insufficient knowledge in managing personal finances and lack of financial planning can lead to ineffective budgeting, debt accumulation, and financial instability.

Unethical Financial Practices:

Unethical financial practices, such as fraudulent activities, embezzlement, or misappropriation of funds by judicial officers or support staff, can result in financial distress within the judiciary (Ologbenla & Okaro, 2017; Abdullahi et al., 2020). Such practices divert resources that could have been allocated for judges' salaries and necessary court operations.

Financial Distress and Judicial Independence

Financial distress among judges and legal practitioners can have significant implications for the independence of the judiciary. Judicial independence is a fundamental principle of democratic governance that ensures the fair and impartial administration of justice (Rose-Ackerman & Lindseth, 2012). It guarantees that judges are free from external pressures, and not to compromise integrity, leading to biased decisions or unethical behavior (Devesa et al., 2018; World Justice Project, 2019). Such compromises on professional principles can undermine the integrity and credibility of the judiciary as a whole (Kerwin & Musso, 2019; Okoli, 2017; Ojo & Omole, 2016).

Studies have shown that judges who face financial difficulties may become more susceptible to bribery or other forms of corruption and unethical behaviours (Hugueney, 2013; Montgomery, 2019; Ramcharan, 2017). More inclined to accept adjournment requests, leading to increased case backlog and delays (Badrinath, 2012), hinder judges' ability to access necessary resources for research, training, and professional development, limiting their ability to keep up with new legal developments and impeding the quality of their decisions (Zemans, 2016), erode public confidence in the judiciary, leading to skepticism about the impartiality and fairness of the legal system (Decker, 2012; Fletcher, 2021; Idialu, 2014; Nathan, 2017).

Financial Pressures and Judicial Decision-Making

Inadequate funding for continuous legal education could hinder judges from staying abreast of legal developments, potentially affecting the quality and consistency of their decisions (Ukpai, 2018). Furthermore, financial pressures may impact the physical infrastructure

of courtrooms, affecting the atmosphere in which legal proceedings take place. Dilapidated courtrooms may create an unfavorable environment for judges, legal practitioners, and litigants, potentially influencing the mood and disposition of those involved in the legal process (Ugwu, 2019).

Impact of Financial Distress on Court Administration

The maintenance and improvement of court infrastructure, including facilities, technology, and security, become compromised under financial constraints (Oviasuyi, 2018). This can result in dilapidated court buildings, outdated technology, and inadequate security measures, all of which contribute to an overall decline in the quality of court administration. Budgetary constraints often lead to a shortage of court personnel, including clerks, stenographers, and support staff. The consequence is increased workload for existing staff, delays in processing cases, and a general decline in the efficiency of court proceedings (Ogwumike, 2019).

Theoretical Review

General System Theory (Bertalanffy, 1968): The General Systems Theory, often attributed to biologist Ludwig von Bertalanffy, was developed in the mid-20th century. Von Bertalanffy (1968) was a key figure in the early development of this interdisciplinary framework for understanding and modeling complex systems, which could be applied to various fields, including criminology and psychology. He published his ideas on General Systems Theory which emphasizes the interactions and relationships among the components of a system. General systems theory (GST) had a long tradition in the natural, behavioral, and social sciences (Bertalanffy, 1968, 1975), where it added substantial insights to the understanding of a wide variety of complex phenomena (Bowler, 1981).

General systems theory, however, had not generally been used to add insights to the understanding of criminal justice. Some, such as Duffee (1990), argued that criminal justice was not a system at all, noting the lack of integration among institutions and the within-institution differences that existed across different locales.

Others, such as Cole (1970), focused on the informal exchange relationships (e.g., Blau, 1964) that existed among criminal justice organizations, arguing that these comprised a system.

Empirical Review

Wu, Shen, Liu and Zheng (2019) investigated work stress, perceived career opportunity, and organizational loyalty in organizational change. Participants were 2048 Chinese employees from a state-owned power company where a government-led power price reform had taken place. Results showed that work stress is negatively related to organizational loyalty via job satisfaction, and that perceived career opportunity (PCO) is positively related to organizational loyalty. In regard to the moderating role of PCO, the negative effects of work stress on organizational loyalty and on job satisfaction, and the negative mediation effect of work stress on organizational loyalty via job satisfaction, were weaker for employees with high rather than low PCO

Papen, Niemand and Siems (2019) examined the effect of stress on individual perception of the frontline employee. It was an experimental laboratory study ($N = 104$), including a service-employee interaction and a psychological stress induction (Social Evaluative Cold-Water Pressure Test [SECPT]), was conducted. The study results indicated a positive effect of stress on relationship quality constructs (relationship trust, commitment, satisfaction, and relationship investment) and partially on behavioural constructs, fully mediated by the individual's interpersonal liking of the service employee.

Wambui (2019) explored the effect of flexible work environment, physical work environment and social work environment on employees' loyalty. The study adopted a descriptive survey design to target a total population of 2000 employees working at Safaricom Plc. Random sampling technique was adopted in the study. Primary data was collected using structured questionnaire, and analyzed for frequencies, percentages, correlations and regression using the statistical package for social sciences (SPSS). Data was presented by use of

distribution tables, bar charts, pie charts. The study concluded that there was a significant relationship between social work environment and employees' loyalty in the industry. The study used linear regression model to test the relationship between social work environment and employees' loyalty in the industry. The study concluded that reduced hours' schedule plays a vital role in decreasing stress and work family conflict both of which have a huge impact on the performance of employees.

HYPOTHESES

1. Financial distress of the members of the Bench will not significantly influence justice delivery in Nigeria.
2. Dimensions of financial distress of members of the Bench will not significantly vary on their influence of justice delivery in Nigeria.

METHOD

Participants: The participants used in this study are Legal practitioners in Awka, Anambra. One hundred and twenty-two (122), legal practitioners were sampled using purposive sampling. According to Adani (2010), a purposive sample, also referred to as a judgmental or expert sample, is a type of non-probability sample. The main objective of a purposive sample is to produce a sample that can be logically assumed to be representative of the population. The participants comprised of 82 males and 40 females, PhD (9), MSc/PGD (33), BSc/HND (80), Anambra (66), Enugu (20), Abia (1), Ebonyi (11), Imo (16), Edo (1), Rivers (2), Cross River (1), Benue (1), Delta (3). Private Practice (99), State Counsel (19), Not Practicing (2), Judicial Employee (2).

Instruments: Financial Distress and Justice Delivery Questionnaire was the instrument of data collection. This is a 15-items scale developed by Nwankwo and Umezulike (2024), and adapted from Adapted and modified from Dar, Chauhan, Murti, Trivedi, and Dhingra (2022). It measures financial distress and justice delivery. The scale has five domains, which are perceived hardship, living cost, employment situation, life style, and coping system. All the domains have 3-items each and they are all measured on 5-point Likert scale ranging from

strongly disagree (1) to strongly agree (5). The scale has a direct scoring format in which all items are scored in accordance with the selected response and a total score is generated from the selected response. The author reported a content validity of 0.76 each for all the domains and a test-retest reliability of 0.86 respectively. A pilot study was conducted and the scale reported a Cronbach alpha of .78.

Procedure: Prior to the data collection, informed consent was obtained from the participants who volunteered to participate in the study. Assurance of confidentiality was established and thereafter the research instruments were administered to the participants. A total of 122 copies of the questionnaire were administered to the participants

Design/Statistics: The design of the study was Repeated Measures design. It is a

research design that involves multiple measures of the same variable taken on the same or matched subjects either under different conditions or over two or more time periods (Kraska, 2010). Only one sample group was used in the study. This one sample group was repeatedly tested (measured) under “Perceived Hardship”, “Living Cost”, “Employment Situation”, “Lifestyle”, and “Coping System” dimensions (levels) of Financial Distress of the members of the Bench and influence on justice delivery in Nigeria. The statistics used was Repeated Measures analysis of variance (rANOVA). Repeated measures analysis of variance (rANOVA) is a commonly used statistical approach to repeated measure designs (Gueorguieva, 2004). It is used to evaluate statistical significance of level of measurement on one sample group, as carried out in this study.

RESULTS

Both the descriptives and inferential analyses results were presented. The analyses were done with the SPSS Version 25. All the data attained interval measurement.

Table 2: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness	Std. Error	Kurtosis	Std. Error
Gender	122	---	---	---	---	---	---	---	---
Age	122	26.00	66.00	40.3361	8.78354	.704	.219	-.222	.435
Edu. Level	122	---	---	---	---	---	---	---	---
State	122	---	---	---	---	---	---	---	---
LGA	122	---	---	---	---	---	---	---	---
Nation	122	---	---	---	---	---	---	---	---
Religion	122	---	---	---	---	---	---	---	---
Chri. Deno.	122	---	---	---	---	---	---	---	---
Islam Deno.	122	---	---	---	---	---	---	---	---
Status in legal Profession	122	---	---	---	---	---	---	---	---
Age at Bar	122	1.00	35.00	10.4508	6.08086	1.447	.219	2.697	.435
Perceived Hardship	122	3.00	16.00	9.5164	3.20442	-.077	.219	-.505	.435
Living Cost	122	3.00	15.00	8.5902	3.10892	-.041	.219	-.475	.435
Employment Situation	122	2.00	15.00	9.2541	3.04392	-.051	.219	-.462	.435
Lifestyle	122	3.00	15.00	9.7869	2.90690	-.331	.219	-.356	.435
Coping System	122	3.00	15.00	9.3607	2.94598	-.016	.219	-.559	.435
Valid N (listwise)	122								

Edu. Level = Educational Level; LGA = Local Government Area; Chri. Deno. = Christian Denomination; Deno. = Denomination. N = 122. Source: Questionnaire Primary Data

The participants had the mean age of 40.3361 years (26-66 years), with the mean age at the Bar of 10.4508 (1-35 years). The mean scores and standard deviations (SD) for the dimensions of “Financial Distress” influence on

justice delivery in Nigeria are as follows: “Perceived Hardship” (9.5164 and SD=3.20442), “Living Cost” (8.5902 and SD=3.10892), “Employment Situation” (9.2541 and SD=3.04392), “Lifestyle” (9.3607 and

SD=2.90690), and “Coping System” (9.3607 and SD=2.94598). These scores indicated close performance among the participants. The

skewness and kurtoses were all negative, indicating general negative perception.

Table 3: Tests of Within-Subjects Effects

DV Measure: JUSTICE DELIVERY		Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Squared	Eta Squared	Noncent. Parameter	Observed Power ^a
FINANCIALDISTRESS	Sphericity Assumed	96.81	4.00	24.20	4.99	.001**	.04	19.98		.96
	Greenhouse-Geisser	96.81	3.56	27.20	4.99	.001**	.04	17.77		.95
	Huynh-Feldt	96.81	3.68	26.31	4.99	.001**	.04	18.38		.95
	Lower-bound	96.81	1.00	96.81	4.99	.027*	.04	4.99		.60
Error (FINANCIALDISTRESS)	Sphericity Assumed	2345.59	.48	4.85						
	Greenhouse-Geisser	2345.59	430.64	5.45						
	Huynh-Feldt	2345.59	445.30	5.27						
	Lower-bound	2345.59	121.00	19.39						

** significant @ $p > 0.001$; * significant @ $p \leq 0.05$; Source: Questionnaire Primary Data

Tests of Within-Subjects Effects: Table 3 displays the overall F-statistic and the corresponding p-value of the repeated measures ANOVA. Typically, the values in the row titled **Greenhouse-Geisseris used for the interpretation. Hypothesis One:** It states that “financial distress of the members of the Bench will not significantly influence justice delivery in Nigeria. From the table and the row, the F-statistic is **4.99** and the corresponding p-value

is **0.001**. Since this p-value is less than **0.05**, the null hypothesis is rejected ($p > 0.001$, $F = 4.99$, $N = 122$, $df = 1: 3.56$). Hence, there is a statistically significant difference in the mean(s) of the influence of financial distress on justice delivery among the members of the Bench in Nigeria. To determine which dimensions’ means are different, the table 4 is used to display the pairwise comparisons between each dimension of financial distress.

Table 4: Pairwise Comparisons

DV Measure: JUSTICE DELIVERY		Mean Difference (I-J)	Std. Error	Sig. ^b	95% Confidence Interval for Difference ^b	
(I)	(J)				Lower Bound	Upper Bound
1. Perceived Hardship	Living Cost	.926	.318	.043*	.017	1.835
	Employment Situation	.262	.301	1.000	-.598	1.122
	Lifestyle	-.270	.328	1.000	-1.208	.667
	Coping System	.156	.294	1.000	-.686	.997
2. Living Cost	Perceived Hardship	-.926	.318	.043*	-1.835	-.017
	Employment Situation	-.664	.251	.091	-1.381	.053
	Lifestyle	-1.197	.303	.001**	-2.063	-.330
	Coping System	-.770	.279	.066	-1.567	.026
3. Employment Situation	Perceived Hardship	-.262	.301	1.000	-1.122	.598
	Living Cost	.664	.251	.091	-.053	1.381
	Lifestyle	-.533	.269	.497	-1.301	.236
	Coping System	-.107	.219	1.000	-.732	.519
4. Lifestyle	Perceived Hardship	.270	.328	1.000	-.667	1.208
	Living Cost	1.197	.303	.001**	.330	2.063
	Employment Situation	.533	.269	.497	-.236	1.301
	Coping System	.426	.238	.758	-.254	1.107
5. Coping System	Perceived Hardship	-.156	.294	1.000	-.997	.686
	Living Cost	.770	.279	.066	-.026	1.567
	Employment Situation	.107	.219	1.000	-.519	.732

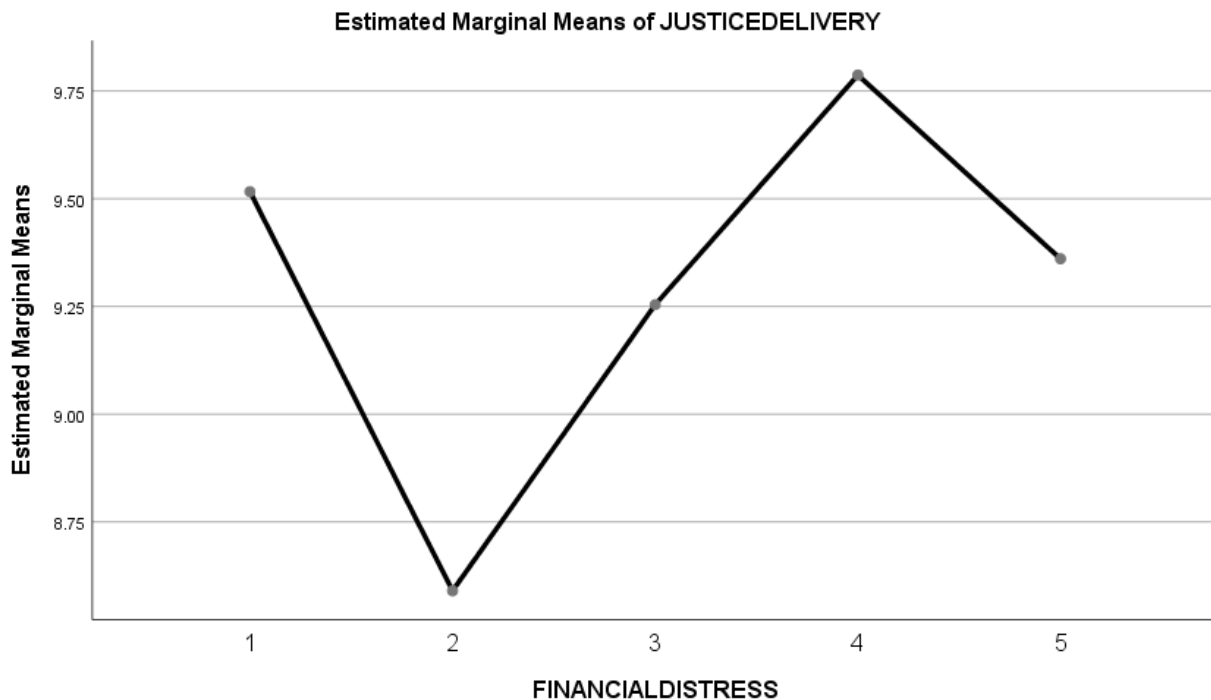
Lifestyle -0.426 .238 .758 -1.107 .254

*The mean difference is significant at the .05 level based on estimated marginal means; b = Adjustment for multiple comparisons for Bonferroni; Source: Questionnaire Primary Data; ** significant @ $p \leq 0.001$; * significant @ $p \leq 0.05$

Hypothesis Two (a-e): It states that the “dimensions of financial distress of members of the Bench will not significantly vary on their influence of justice delivery in Nigeria”. From the table 4, the results showed the p-values for the following comparisons as being significant: Perceived Hardship vs Living Cost @ p-value = 0.043; Living Cost perceived Hardship @p-value = 0.043; Living Cost vs Lifestyle @p-value = 0.001; Life style vs Living Cost @p-value =

0.001. Therefore, the only p-values below 0.05 are for “Perceived Hardship vs Living Cost”, and “Living Cost vs Lifestyle”. All of the other comparisons have p-values greater than 0.05. It indicated that “Perceived Hardship”, “Living Cost”, and “Lifestyle” dimensions of financial distress of members of the Bench significantly influenced justice delivery in Nigeria. However, “Employment Situation” and “Coping System” did not.

Figure 1: Influence of Financial Distress on Justice Delivery in Nigeria



1. Perceived Hardship, 2. Living Cost. 3. Employment Situation, 4. Lifestyle, 5. Coping System

Source: Questionnaire Primary Data

This plot displays the estimated mean for the influence of financial distress on justice delivery among the members of the Bench in Nigeria. In it, financial distress tremendously influenced justice delivery among the members of the Bench in Nigeria. “Living Cost” dimension of financial distress had the least influence, while “Life Style” had the highest influence on justice delivery among the members of the Bench. Next to Life

Style was “Perceived Hardship” and “Coping System”, which were all very high. “Employment Situation” had average influence. Surprisingly, “Living Cost” had the lowest influence.

Summary of Findings

The following findings were made in the study.

Hypotheses (Inferential) Findings

1. Financial distress of the members of the Bench significantly influenced justice delivery in Nigeria.
2. Financial distress of the members of the Bench significantly varied on their influence on justice delivery in Nigeria.
3. "Perceived Hardship" dimensions of financial distress of members of the Bench significantly influenced justice delivery in Nigeria.
4. "Living Cost" dimensions of financial distress of members of the Bench significantly influenced justice delivery in Nigeria.
5. "Lifestyle" dimensions of financial distress of members of the Bench significantly influenced justice delivery in Nigeria.
6. "Employment Situation" dimensions of financial distress of members of the Bench did not significantly influence justice delivery in Nigeria.
7. "Coping System" dimensions of financial distress of members of the Bench did not significantly influence justice delivery in Nigeria.

Fallout (Descriptive) Findings

8. "Living Cost" dimension of financial distress of members of the Bench had the least (far below average) influence on justice delivery in Nigeria.
9. "Life Style" dimension of financial distress of members of the Bench had the highest (far above average) influence on justice delivery in Nigeria.
10. "Perceived Hardship" dimension of financial distress of members of the Bench had the second highest (above average) influence on justice delivery in Nigeria.
11. "Coping System" dimension of financial distress of members of the Bench had the third highest (above average) influence on justice delivery in Nigeria.
12. "Employment Situation" dimension of financial distress of members of the Bench had average influence on justice delivery in Nigeria.

13. Surprisingly, "Living Cost" dimension of financial distress of members of the Bench had the lowest influence on justice delivery in Nigeria.

DISCUSSION

The research findings present an understanding of the relationship between financial distress among members of the bench and its influence on justice delivery in Nigeria. Contrary to the initial hypothesis, the study reveals that the financial distress of judicial officers does, indeed, significantly influence the justice delivery system in the country. The dimensions of financial distress explored in the study are perceived hardship, living cost, lifestyle, employment situation, and coping systems, shed light on the multifaceted nature of this influence.

Living cost dimension emerged as having the least influence on justice delivery, suggesting that while it is a factor, it may not be as crucial in determining the quality of justice dispensed. The lifestyle dimension, on the other hand, surfaced as the most influential factor affecting justice delivery. This finding suggests that the personal lives and choices of members of the bench play a pivotal role in shaping their professional conduct.

Perceived hardship, the second-highest influencer, indicates that the subjective evaluation of financial challenges significantly affects the justice delivery process. This aligns with the cognitive appraisal theory, which emphasizes how individuals' perceptions of stressors contribute to their emotional reactions. The coping system dimension's above-average influence signifies the importance of the strategies employed by judicial officers to navigate financial difficulties. This dimension serves as a critical mediating factor, suggesting that effective coping mechanisms can mitigate the adverse effects of financial distress on justice delivery.

Surprisingly, the employment situation dimension exhibited only an average influence on justice delivery. This result may indicate that, while the nature of employment is a factor, it may not be the sole determinant of the quality of justice dispensed. The study's alignment with

cognitive appraisal theory provides a theoretical framework to understand the psychological processes through which financial stress affects justice delivery. This suggests that interventions addressing the cognitive appraisal of stressors among judicial officers may positively impact their performance and, consequently, the justice system as a whole. Applied psychology researchers have provided evidence of stress appraisals acting as a mechanism between negative experiences and outcomes (Gomes et al., 2013).

The second hypothesis which states that dimensions of financial distress of members of the bench will not significantly vary on their influence of justice delivery in Nigeria was also rejected because the study showed financial distress of the members of the bench to significantly vary on their influence on justice delivery in Nigeria. The rejection of the second hypothesis, which posited that dimensions of financial distress among members of the bench would not significantly vary in their influence on justice delivery in Nigeria, reveals important nuances about the intricate relationship between the financial well-being of judicial officers and the efficacy of the justice system.

The second-highest influencer, perceived hardship, suggests that the subjective evaluation of financial challenges is a crucial factor influencing justice delivery. This aligns with the psychological perspective of cognitive appraisal theory, indicating that individuals' perceptions of stressors contribute significantly to their emotional reactions and, in this context, their professional outcomes.

Implications of the study

The implication of financial distress causes personal stress that often swiftness into marital crisis which can lead to damage in judges' morale and justice delivery. As members of the bench become more depressed, they tend to withdraw more from their responsibility and offer negative justice delivery.

Therefore, financial distress affects not only the benchers' personal and family life, but also the justice they deliver. One of the reasons for benchers' financial distress may be financial illiteracy. Moreover, poor financial behaviours,

personal and family money management practices have consequential, detrimental and negative impacts on justice delivery among the bench.

Conclusion

The relationships already examined between financial distress and justice delivery in Nigerian judicial perspectives can provide important support for the setting and drafting of justice processes and delivery, so that they can identify the benchers with financial distress and the further measures to be taken for their career maintenance. The benchers can also get a better understanding about the causes of certain kinds of financial distress and outcomes from a more general perspective. Since Nigeria is still a country with growing economy and a high rate of economic bottlenecks, the study and further studies in this area can contribute to the improvement of the Benchers' financial distress and justice in justice delivery.

Recommendations

1. It is pertinent to implement policy reforms that address the financial well-being of members of the bench. This involves reviewing salary structures, benefits, or financial support systems for judges to alleviate financial distress.
2. Development of training programs to enhance coping mechanisms for judges facing financial distress is required. These programs could include financial literacy training, stress management, or support services to help judges navigate challenges related to their financial well-being.
3. Establishment of a system for regular assessments of the financial well-being of judges will be beneficial. This could involve periodic surveys or evaluations to monitor changes in financial conditions and identify emerging issues that may impact justice delivery.

Limitations of the Study

The use of the term "perceived hardship" suggests a subjective measure. Perceptions of hardship can vary among individuals. Perceived hardship may be influenced by individual biases

or interpretations. Finally, the study findings are time-sensitive, reflecting the conditions and circumstances prevailing at the time of the study. Changes in economic, social, or political conditions over time may affect the relevance and applicability of the findings to the present or future context.

Suggestions for Further Study

Future studies should investigate potential institutional reforms and policy interventions that could mitigate the influence of financial power and personal interest on the justice system in Nigeria. Assess the effectiveness of existing policies and propose new measures that address these challenges.

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FINANCIAL DISTRESS AND JUSTICE DELIVERY QUESTIONNAIRE

SN	ITEM	Strongly Agree (5)	Agree (4)	Sometimes (2)	Disagree (1)	Strongly Disagree (1)
PERCEIVED HARDSHIP						
1	Some members of the Bench do not have sufficient financial resources which makes them to agree on financial gratifications affecting justice delivery.					
2	Financial hardships of some members of the Bench predispose them to corrupt practices that subvert their justice delivery.					
3	Family financial burden makes some members of the Bench to deliver biased judgement when bribed.					
LIVING COST						
4	Some members of the Bench face difficulties in paying for their rents and other utilities making them to accept inducement that affect justice delivery.					
5	Inability to meet out-of-pocket expenses often compels some members of the Bench to accept gratification which influences their judgements.					
6	Difficulties in paying for daily household expenses induces some members of the Bench to accept bribes, which affects their judgement.					
EMPLOYMENT SITUATION						
7	Current salary conditions of some members of the Bench are not satisfactory that they accept gratifications to make up, which influence their judgement.					
8	Low income accruable to some members of the Bench predisposes them to bribes to deliver biased judgement.					
9	Some members of the Bench breach justice delivery by discussing financial consideration/terms of a Suit with the Lawyer.					
LIFESTYLE						
10	Some members of the Bench can subvert justice in order to acquire financial necessity to live up to a certain social class.					
11	Rather than cut-back/reduce personal or family living habits, some members of the Bench won't mind accepting extra-judicial inducement that sabotages justice.					
12	Some members of the Bench accept inducements to deliver wrong judgements because they are faced with difficulties of maintain a particular living standard.					
COPING SYSTEM						
13	Some members of the Bench accept extra-judicial finances to reduce financial distress even if justice is subverted.					
14	Financial conditions of some members of the Bench are not stable which predisposes them to deliver induced judgement.					
15	Increasing costs of living are sapping/draining some members of costs of the Bench that they use extra-judicial terms/conditions to augment even if these influence their judgements.					

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