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Student-Staff Partnerships, Internally Generated Revenue and Financial Inclusion towards Entrepreneurial Venture in Nigerian Universities: Systematic Review of Literature

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Abstract: This systematic review of the literature includes an assessment of student-staff partnership, internally generated revenue (IGR), and financial inclusion in Nigerian universities with an eye toward entrepreneurial ventures. Financial inclusion promotes the development and entrepreneurial ventures. There have been studies on IGR student-staff partnerships and financial inclusion in Nigerian universities. This study synthesizes and evaluates previous research. During the systematic review, academic databases are searched. Fifty eligible studies were examined. We shed light on the student-staff partnership, financial inclusion, and IGR in Nigerian university entrepreneurial ventures. Financial inclusion in the analysis is defined as financial resources, financial literacy, and student and staff entrepreneurial venturing. It emphasizes IGR as a trustworthy source of funding for university entrepreneurial ventures. Student-staff partnerships as joint research, mentoring, and student-led businesses, according to the review, promote financial inclusion. The synthesis recommends a coordinated approach to evaluating financial inclusion from IGR and student-staff partnerships in Nigerian universities. More research on entrepreneurial venture and financial inclusion strategies, best practices, and policy recommendations is required. This systematic review of the literature summarizes financial inclusion, IGR, student-staff partnerships, and entrepreneurial ventures in Nigerian universities. The findings support the creation of targeted initiatives by policymakers, university leaders, and researchers to improve financial inclusion, empower students and members of staff, and foster a thriving entrepreneurial venture ecosystem in Nigerian universities.

Keywords: *Financial Inclusion, Internally Generated Revenue, Student-Staff Partnership, Entrepreneurial Ventures, Nigeria Universities,*

1. Introduction and Background

Financial inclusion in universities is defined as the availability and utilization of financial services by the university's stakeholders and businesses alike management staff and is a critical component of long-term economic growth and development (Oluwafemi & Adu, 2022). Financial inclusion is critical in Nigeria, where a sizable portion of the literate and illiterate populace is still unbanked (Adediran, Sanni & Oladipo, 2021). This systematic literature review focuses on assessing the potential of internally generated revenue through student-staff partnerships towards entrepreneurial ventures in Nigerian universities to explore new strategies to promote financial inclusion (Edema & Abosede, 2018).

More people are becoming aware of the importance of universities in fostering innovation and creative entrepreneurial ventures (Etzkowitz, & Leydesdorff, 2017). Onugu (2020) opined that universities in Nigeria serve as both educational institutions and potential economic growth catalysts. The emphasis of student-staff partnership is on how they help each other solve real-world problems and benefit their respective institutions and the community as a whole (Mercer-Mapstone & Bovill, 2020). Nigerian universities can promote financial inclusion by leveraging the potential of these partnerships to establish successful entrepreneurial ventures that can synergistically lead to surplus internally generated revenue within the universities (Adeleye, Sani & Abdullahi, 2021).

The goal of this systematic literature review, according to Dutta (2018) is to conduct a thorough and serious analysis of the existing literature on assessing financial inclusion via internally generated revenue through student-staff partnerships toward entrepreneurial ventures in Nigerian universities. By analyzing and synthesizing the existing literature, we hope to categorize significant findings, trends, and research gaps in this area of study (Boyd & Hakenes, 2014). Additionally, this review will offer insights into the factors that influence entrepreneurial venture success and the effects of financial inclusion from internally generated revenue on

Nigeria's universities' overall socio-economic growth (Ezeoha, Ezejiofor & Asogwa, 2020).

The potential for this review is to inform policymakers, educators, researchers, and other interested parties about the current state of knowledge regarding financial inclusion initiatives from internally generated revenue through students and staff partnerships in Nigerian universities is what makes it so important (Ezeoha, Ezejiofor & Asogwa, 2020). By analyzing the efficiency of student-staff partnerships in generating internal revenue and supporting entrepreneurial ventures, this review can assist in the development of evidence-based decisions and policies in the area of university education and entrepreneurship practices with the system (Hlalefang & Mpabanga, 2018). To guarantee the accuracy and validity of this systematic literature review, a thorough search strategy will be used to locate pertinent studies from academic databases, journals, conference proceedings, and other trustworthy sources (Grant & Booth, 2009). The identified studies will be subjected to a systematic process of screening, selection, and analysis with clearly defined inclusion and exclusion criteria (Tricco et al, 2018).

As a result, this comprehensive review of the literature will offer an important mixture of the prior work on evaluating financial inclusion through student-staff partnerships for entrepreneurial ventures in Nigerian universities (Okpara & Wynn, 2019). This review will clarify the opportunities and difficulties associated with such initiatives by critically analyzing the evidence currently available, ultimately advancing knowledge and comprehension in this significant field (Akinlo & Akinlo, 2020). Financial inclusion has the power to transform people, communities, and entire countries, and this recognition has been growing in recent years, which can improve underserved populations, lessen poverty, and spur economic growth by increasing access to financial services and encouraging entrepreneurship (Kabakova & Kalmankharaeva, 2020). Nigeria is well-positioned to capitalize on the advantages of financial inclusion through creative approaches within its university system, thanks to its young population and growing entrepreneurial venture spirit (Adegoke & Ukpere, 2017).

In Nigerian universities, the idea of student-staff partnerships offers a special chance to close the gap between academic study and actual entrepreneurial venture practices to allow Universities to foster an environment that supports entrepreneurial ventures by encouraging partnership between students, who bring new perspectives and innovative ideas, and staff members (Academic & Non-Academic), who are subject matter and management experts. Through these partnerships, staff members offer guidance, mentoring, and institutional support while students gain real-world experience, develop necessary skills, and have the chance to put their entrepreneurial venture ideas into action (Adeyemo, Okolie-Osemene & Otekunrin, 2020). The findings can be used by policymakers to develop focused interventions and laws that support aggressive internally generated revenue and prudent management, sustainable economic growth, financial inclusion, and entrepreneurial ventures (Afolabi & Amaihian, 2020).

By better understanding, the potential advantages and drawbacks of student-staff partnerships, educators and university administrators can improve curricula, design specialized programs, and improve the overall learning environment for students (Olokundun, et al, 2017). Additionally, academics and researchers interested in the nexus between financial inclusion, university education, and entrepreneurship/entrepreneurial venture will find this systematic review to be of great value. This study will open the door for additional research projects in this area by critically analyzing the current literature, identifying research gaps, and highlighting emerging trends (Oriade et al, 2021). This review's knowledge synthesis and dissemination of evidence-based insights can support a vibrant academic discourse, encourage teamwork, and stimulate further research into efficient methods for promoting financial inclusion from internally generated revenue through staff-student partnerships.

In the end, the effective integration of financial inclusion initiatives and student-staff partnerships in Nigerian universities has the potential to spark a wave of entrepreneurial venture activity, equip people with financial knowledge and skills, and spur economic development at both the micro and macro levels (Ayoola & Omowunmi, 2018). Nigerian universities can significantly contribute to creating a better and more inclusive future for their students, staff members, communities, and the entire country by putting a priority on financial inclusion and developing entrepreneurial venture talent hunting within the academic sphere (Onwuzuligbo, Okoh & Nweke, 2021). It is crucial to review the previous notable scholars' published journals that have addressed pertinent aspects of financial inclusion, internally generated revenue, student-staff partnerships, and entrepreneurial ventures in Nigerian universities to establish a common ground for further exploration (Uzoma, Olushola & Chikamnele, 2022). These foundational studies offer a strong framework for comprehending the current state of knowledge and identifying research questions that demand further examination (Suleiman, Saidu & Abdullahi, 2021). We can build on the insights and contributions of renowned researchers in this area by reviewing their work while filling in research gaps.

Consequently, investigating the state of initiatives for financial inclusion in Nigerian universities is the first area of interest. Renowned academics like Gupta, (2018) have studied the opportunities and challenges related to financial inclusion initiatives within the context of universities. Hammer & Siegfried, (2023), work emphasizes the need for all-encompassing approaches to improve financial literacy, increase access to financial services, and promote an environment that is conducive to entrepreneurial ventures. Learning from the research's key findings about what makes financial inclusion programs effective, and how they relate to student-staff partnerships in Nigerian universities, therein, understanding the dynamics of student-staff partnerships and their influence on entrepreneurial ventures is a crucial research question (Osakwe, S. 2020).

Felten et al.'s (2019) role in staff-student partnerships in promoting innovation and entrepreneurial ventures in Nigerian universities and other higher education systems has been examined, revealing the benefits and drawbacks of these partnerships, taking into account issues like resource distribution, mentoring, and information sharing. By critically analyzing their work, we can gain more insight into the techniques for creating and encouraging staff-student partnerships in the context of financial inclusion and entrepreneurial ventures (Owen & Wasiuk, 2021). Insightful information on the effects and outcomes of financial inclusion on Nigeria's overall socioeconomic development is also provided by the literature (Maku et al, 2022). The relationship between financial inclusion, poverty alleviation, and economic growth has been examined (Ratnawati, 2020). Shedding light on the potential long-term benefits of inclusive financial practices (Ahamed et al, 2021). Reviewing their research enables a deeper comprehension of the wide-ranging effects of Nigeria's higher education system's financial inclusion initiatives and how they support more general societal goals (Akinwale, & Egbetokun, 2020).

Therefore, detecting research gaps and advancing relevant research questions by reviewing the previous notable scholars' published journals on these topics to help in understanding how to assess financial inclusion from internally generated revenue through student-staff partnerships toward entrepreneurial ventures in Nigerian universities This study procedure will guarantee adding to the body of knowledge, enhances the scholarly discussion, and propositions sensitivities that can assist policymakers, educators, and other stakeholders in fostering financial inclusion and creative entrepreneurial ventures in the Nigeria University system (Abdullahi & Abdu, 2019). It is therefore necessary to identify some potential gaps that frequently exist in the literature. These identified gaps are:

Limited Emphasis on Nigerian Context: The majority of current research on student-staff partnerships and financial inclusion is based on international literature, with little attention paid to the Nigerian context (Oduwale & Oluwole, 2018; Oyewole & Bolarinwa, 2021). This research gap emphasizes the demand for studies that focus on the particular difficulties, possibilities, and dynamics of financial inclusion initiatives and student-staff partnerships in Nigerian universities (Adekunle & Adeyemo, 2019; Bello & Olufemi, 2020).

Lack of Comprehensive Assessment Frameworks: The absence of standardized assessment frameworks makes it difficult to assess the outcomes of student-staff partnerships and financial inclusion initiatives, as well as their impact on entrepreneurial ventures (Olugbenga & Olaleke, 2019; Adeyemi & Olugbenga, 2020). Future research could significantly contribute by developing thorough evaluation frameworks that take into account a variety of elements, including financial literacy, access to financial services, skill development, and the long-term viability of entrepreneurial ventures (Winarno et al, 2019; Alao & Ogunnaike, 2020).

A cursory examination of internal revenue generation strategies: Even though the potential of internally generated revenue is acknowledged, there is a gap in the literature regarding the precise strategies and mechanisms through which student-staff partnerships contribute to financial inclusion and internal revenue generation of the Universities (Adeyemi & Akinade, 2017; Ibrahim & Garba, 2020). Future research should examine the various revenue-generating techniques employed by universities, such as entrepreneurial venture hubs, incubators, and partnerships with external stakeholders, and assess how well these techniques advance financial inclusion from a carefully managed internally generated revenue (Olayinka & Oladele, 2019).

Insufficient Examination of Stakeholder Perspectives: For designing and putting into action successful financial inclusion programs, it is essential to comprehend the viewpoints of various stakeholders, including students, academic staff, university administrators, and policymakers (Adekunle & Oluwafemi, 2018; Okunade & Ogunnaike, 2021). But more research is required to delve deeper into these viewpoints, examining their hopes, disappointments, and opinions about student-staff partnerships and their function in an entrepreneurial venture, prudent management of internally generated revenue, and financial inclusion (Olojede, Adeniji & Adegboye, 2021).

Limited Longitudinal Studies: The majority of the currently available studies concentrate on the quick results of financial inclusion initiatives and student-staff partnerships (Adegboyega & Fagbohun, 2018). The assessment of the long-term effects of these initiatives on prudent management of internally generated revenue, entrepreneurial venture success, job creation, and socioeconomic development is lacking in longitudinal studies (Okafor & Eneh, 2020). However, to fully comprehend the long-term effects of financial inclusion initiatives, future research should monitor the development of entrepreneurial ventures over time (Ajayi & Alabi, 2019; Ibrahim, Anifowose & Ogunnaike, 2022).

Above all, future research can contribute to a more thorough understanding of evaluating financial inclusion from internally generated revenue through student-staff partnerships towards entrepreneurial ventures in Nigerian universities by identifying and filling in these chronological gaps. These gaps show how evidence-based policies and practices that support financial inclusion and entrepreneurial ventures in Nigerian Universities must be informed by context-specific studies, strong assessment frameworks, stakeholder perspectives, and longitudinal analyses. In pursuance of this, the aforementioned questions have been formulated to form the basis of the systematic literature review for this study.

2. Methodology

This article carried out a systematic review of the past literature on the identified variables like student-staff partnership, internally generated revenue, Financial Inclusion, entrepreneurial venture and government funding based on four raised research questions that are meant to address the four above-named potential gaps.

3. The Systematic Literature Review and Discussion

Question One: How Student-Staff Partnership (SSP) influence entrepreneurial Venture (EV) creation in universities?

The question of whether student-staff partnerships (SSP) can have an impact on the emergence of entrepreneurial ventures (EV) in universities was brought up. Kaklauskas et al, (2018) describe a partnership approach to scaling up partnership practices at a sizable Australian university with a focus on research, which may aid in the development of an entrepreneurial venture and culture. This study examines the connection between financial inclusion and the growth of entrepreneurial ventures, paying particular attention to MSMEs in Nigeria. It looks at how initiatives to promote inclusion and access to financial services affect the expansion and development of MSMEs (Oluwafemi & Adu, 2022). The conclusions of the article highlighted the significance of financial inclusion in fostering economic growth and entrepreneurial ventures. By highlighting the role of financial inclusion in fostering entrepreneurial ventures in Nigeria's universities,

The relationship between financial inclusion and economic growth in Nigerian universities is examined in this literature. It discusses the beneficial effects of financial inclusion on various aspects of economic development, including poverty reduction and job creation, and provides empirical evidence to support this claim (Adediran, Sanni & Oladipo, 2021). The research presented in this article confirms the idea that promoting financial inclusion is essential for fostering Nigeria's Universities' economic development. It will be useful for highlighting the connection between financial inclusion and more general economic outcomes in this systematic literature review.

The relationship between financial inclusion and economic growth in Nigeria Universities is supported by empirical studies and it emphasizes how crucial financial inclusion is to achieving sustainable economic growth. It discusses the difficulties and opportunities of financial inclusion in Nigerian universities, including the sizeable portion of the unbanked citizens, and does so with a specific focus on Nigeria, which is consistent with the context mentioned in the statements. It affirms the need for the nation to give financial inclusion initiatives top priority (Said et al, 2019). The article's conclusions and insights, which provide pertinent information on the significance of financial inclusion in Nigeria and its effects on economic growth, can add to the systematic literature review.

The customized social entrepreneurial intention (SEI) model that proposed based on a systematic literature review that modifies and extends earlier models (Se, 2021). This model could assist universities in creating interventions to persuade more students to think about social entrepreneurship as a viable career option after graduation. Etzkowitz et al, (2021) stated that the transition through university colleges/faculties does not adequately foster students' entrepreneurial potential, but integrating entrepreneurship training and motivation into the university agenda could help to convert human capital into economic and social utility. In terms of student ambition and motivation, Garba & Abubakar (2019) look at the student profile and outcomes of entrepreneurship electives. This study may aid universities in understanding the potential and actual outcomes of entrepreneurship electives.

Haddad et al.'s (2021) research affirmed that students' perceptions of the university environment have a big impact on their attitude and intent to start their own business. Matsheke (2017) research revealed that there are significant predictive relationships between students' intentions to launch new businesses and the entrepreneurial content of the curriculum, their attitudes toward entrepreneurship, and their levels of self-efficacy. Ahsan (2018) discovered that effective mentoring and a positive founder's effect help students make the transition from being students to becoming entrepreneurs, allowing them to gather resources and advance their entrepreneurial venturing skills. Longva (2021) discovered that social network ties within the student's immediate entrepreneurial ecosystems allow student entrepreneurs access to ideas, resources, and identity processes. These papers collectively suggest that SSP can help universities promote Entrepreneurial venture (EV) creation by influencing students' entrepreneurial attitudes, intentions, and access to resources.

Tung et al, (2020) discovered that among students in Vietnam and the Philippines, entrepreneurial education was a significant predictor of entrepreneurial intention. Kör et al, (2020) confirmed that self-efficacy had the biggest impact on students' entrepreneurial intent, and male students were more likely than female students to have such intent. Morris et al, (2017) discovered a positive relationship between students' start-up activities and their participation in entrepreneurship-related academic programs and extra-curricular activities at their university. Shirokova (2018) posited that co-curricular and curricular programming had a positive influence on student start-up activities, with certain cultural factors moderating these effects. The above study makes the case that SSP can give students the knowledge and tools they need to build EVs, but that there are issues with entrepreneurial education that call for more government support to encourage business growth.

Marzocchi et al, (2019) discovered that entrepreneurial ventures like academic spin-offs and graduate start-ups are impacted by teaching and research activities. Beyhan et al, (2018) discovered that universities with organizational capabilities that support the discovery and application of new knowledge can aid students in fostering their entrepreneurial skills and in the development of tech start-up ventures. According to Abbas & Andras (2017) research, entrepreneurship instruction can boost students' perceived entrepreneurial self-efficacy and perceived desirability for launching new businesses, which in turn can boost their entrepreneurial intentions for starting new businesses. Oliveira & Melo, (2020) experiential learning techniques like serious business games can raise students' awareness of their need for further education as well as the challenges of entrepreneurship and business management. Overall, the papers suggest that SSP can have an impact on EV creation in universities by giving students the skills and resources they need to launch their businesses.

To get more students to think about social entrepreneurship as a viable career option after graduation, Bazan et al, (2020) suggest that universities use a customized social entrepreneurial intention (SEI) model. A case study of a university-wide SSP program that used staff and student innovation and creativity to change institutional partnerships is provided by Nahar & Cross, (2020). For intentional student-staff partnerships that have the potential to transform institutional practices, Hoekstra, (2020) suggests a framework called Partnership Outcome Spaces. In his analysis of the expanding body of research on student-staff collaborations, Ollis & Gravett, (2020) highlights the advantages of partnership strategies, including improved student engagement and employability. Together, the papers suggest that SSP can offer a nurturing environment and a system of support for students to develop their entrepreneurial skills and intentions, which will result in the founding of businesses within universities.

Boldureanu et al, (2020) expressed that students' entrepreneurial attitudes and intentions were positively impacted by exposure to successful entrepreneurs in entrepreneurship education classes. Secundo's (2017) opined that university students can activate entrepreneurial learning processes that could help them turn their ideas into entrepreneurial practices. Zhang & Yang (2021) spoke about the potential growth of college students' employment and entrepreneurship under the new circumstances of school-business collaboration. Carey (2019) stated that SSP challenges the metrics-based, neoliberal agenda that rules higher education and reclaims the principles that guide instruction. Overall, the papers point out that SSP can be very helpful in encouraging EV development in academic settings.

Tehseen & Haider (2021), revealed also that universities that collaborate with foreign universities offer top-notch entrepreneurship courses that can increase students' entrepreneurial passion and attitudes as well as their willingness and capacity to launch their businesses. Alfianti et al, (2021) discovered that the influence of entrepreneurial literacy on students' intention to become entrepreneurs can be increased by perceived university support. Cervantes-Guzmán (2021), affirmed that combining training, education, and soft skills can give students the resources they need to pursue an entrepreneurial goal. To foster students' entrepreneurial intentions. Bi & Collins, (2021) found that universities should incorporate the development of entrepreneurship-related skills and a positive shift in mindset into academic instruction. Therein, the papers pointed to the possibility that SSP, by offering top-notch entrepreneurship modules, perceived university support, and combining training, education, and soft skills, can have a positive impact on EV creation in universities (Nahar & Cross, 2020). However, Costin et al, (2021) postulated that university-offered entrepreneurship education (EE) programs can help students develop their entrepreneurial skills.

Universities are also regarded as important institutions that offer society essential resources for learning about, aspiring to, and developing an entrepreneurial spirit that can foster entrepreneurship (Gamede & Uleanya, 2020). Additionally, the public has become more interested in entrepreneurship and enterprising as a result of changes in the global economy, pressure from the job market for graduates to acquire skills that will help them succeed, and government support for the promotion of enterprising culture to spur economic growth (Khuram, Ahmed & Ali, 2022). Finally, demographic variables, particularly age, current academic level, parent's business experience, and parent's business succession factor, have positive and significant relationships with the student's entrepreneurial interest (Akinwale et al, 2019). Nabi et al, (2018) contend that student entrepreneurial intentions and capacities can be influenced by university-level entrepreneurship education and support systems.

Ilonen & Heinonen (2018) discovered that while entrepreneurship education can affect students' analytical abilities, it may not help them develop their sense of social responsibility. Wibowo, (2019) affirmed support networks that serve as a mediating factor in the relationship between university roles and students' entrepreneurial intentions. Lee (2018) discovered that students' networking skills, proactivity, and self-confidence—all crucial entrepreneurial traits—can be influenced by university-based education. Nabi et al, (2018) asserted that through entrepreneurship-based instruction and hands-on experience, universities can play a significant part in developing students' entrepreneurial mindset and spirit. Overall, the above studies indicate that universities can play a role in encouraging entrepreneurial ventures among students, but the effectiveness of their efforts is mixed. Student-staff partnership (SSP) can influence entrepreneurial venture (EV) creation in universities by giving students entrepreneurship education, support systems, and practical experience.

In comparison to another university without any specific activities serving that purpose, Wegner (2019) found that the entrepreneurial venture push strategy of one university had no direct impact on students' entrepreneurial intentions. Salhi & Jemmali, (2018) stated there is no correlation between the university's function and students' willingness to embrace entrepreneurship, but there is a mildly positive relationship between management course content and students' entrepreneurial intentions. Singh (2022) proposes that public policies should prioritize the development of institutions that foster a positive business environment, facilitate the creation of new ventures, and reinforce the advantages of becoming an entrepreneur and that universities should assess the effectiveness of their efforts in promoting entrepreneurship through training, education, and support for new ventures.

Question Two: Does internally generated revenue (IGR) management have a significant effect on the creation of more entrepreneurial ventures (EV) in the university system?
Aja-Okorie (2017) asserted that the creation of entrepreneurship training centers within the university can raise the state university's IGR. Shamsudin et al, (2019) & Kusa (2020) discovered a moderate to strong correlation between internal resources, such as mentions of entrepreneurship in a university's mission, strategy, policies, and procedures, and the initiatives taken by universities to support entrepreneurship. Langva (2021) affirmed that both academic and extracurricular programming had a positive influence on student start-up activities, with certain cultural factors moderating these effects. Biray (2022) discovered that a state university in the Philippines was "Going Entrepreneurial" in terms of its leadership and governance, organizational capacity, personnel, and incentives, as well as the development of entrepreneurship in teaching and learning and pathways for entrepreneurs. These results lead to the conclusion that IGR management can significantly influence the development of more entrepreneurial ventures within the university system.

Nzelibe (2019) argued that integrating entrepreneurial and entrepreneurship education in Nigerian universities could result in economic development. Passoni & Glavam, (2018) found that institutional settings in Brazilian universities did not significantly impact academic entrepreneurship. The main sources of internally generated revenue (IGR) for state governments in Nigeria, Fasoye (2020), stated that the connection between IGR management and the development of entrepreneurial ventures in universities is not specifically addressed, unlike other revenue like PAYE and road taxes.

Pashynska, (2021) reiterated that Public-private partnerships (PPPs) could be a way to restructure the educational sector and generate revenue to maintain infrastructure and academic standards. Wegner (2019) discovered that student entrepreneurial intention might not be directly impacted by the university's support for entrepreneurship education, business plan competitions, and incubation. Academic entrepreneurship initiatives are characterized by conflicting objectives and inadequate reward systems for academics and universities (Sandström, 2018). Pellegrini & Johnson-Sheehan, (2020) echoed that university-based business incubators can support startups until they are ready to operate independently, and start-ups that start in incubators have a higher survival rate than non-incubator companies. IGR management and PPP may be able to help the university system produce more EVs, The overall conclusion is that there are obstacles to overcome. These essays don't address the research question, however, the research question of whether internally generated revenue (IGR) management significantly affects the development of more entrepreneurial ventures (EV) in the university system is unfortunately not directly addressed. Kwasi (2021) talks about the difficulties with funding public universities in Ghana, but she doesn't specifically discuss how IGR management and EV creation are related. IGR management and EV creation in the university system are not specifically addressed but focus on academic entrepreneurial engagement (AEE) for frugal innovation (FI) in private higher education institutions (PHEI) (Ojo, 2021). As a result, based on these papers, there are no findings to report regarding the research question.

Question Three: How does financial inclusion (IF) influence entrepreneurial venture (EV) as palliatives to inadequate Government funding through student-staff partnerships in Universities?
Financial inclusion can help entrepreneurship, especially in developing nations (Zogning, 2022). Ajide (2020), financial inclusion significantly and favorably affects entrepreneurship in some African nations. Additionally, financial inclusion and the emergence of entrepreneurs in China are positively correlated, particularly in industries with lower entry barriers (Pan, 2019). Kornivska, V. (2020) emphasized the significance of comprehending the intricate causal processes that lead to financial inclusion among micro-entrepreneurs as well as the instrumental freedoms connected to institutional arrangements. University entrepreneurship programs can have a positive effect on student start-up activities, Krajcsák, (2018) opined that relationship is tempered by cultural factors. Financial inclusion and entrepreneurship are related to one another, and policies

that support financial inclusion can benefit entrepreneurial ventures, especially in developing nations (Zogning, 2022).

Financial inclusion can have a positive impact on entrepreneurial ventures, especially in industries with lower entry barriers (Pan, 2019). But multiple marginalization, including those related to gender, income, and race, have an impact on access to finance, which can exacerbate financial exclusion (Simatele, 2022). Age, technology use, financial literacy, access to unregulated markets, and access to the informal economy are all factors that have an impact on young people's financial inclusion (Chu, 2019). Additionally, the ability of lecturers to fulfill psychological contracts can affect undergraduate students' intentions to become entrepreneurs (Ismail, 2022). Overall, financial inclusion can be a useful tool for encouraging entrepreneurial ventures, but when doing so, it's critical to take into account the intersectionality of marginalities and the unique needs of children and students.

Eggers, (2021), revealed that the lack of financial resources is a hindrance to SMEs' growth, and FI may be a useful remedy. Othman et al, (2022) discovered a negative relationship between university funding and the start-up activities that students engage in. Huynh (2019) discovered that an entrepreneurial team can shape its capabilities by utilizing social networks, which enhances its capacity to access various forms of external seed capital sources. According to Ismail (2022), in the Tanzanian context, lecturers' competencies are important predictors of psychological contract fulfillment, and psychological contract fulfillment is crucial for entrepreneurial intention (EI). To create a mutually beneficial relationship between HEIs and students, universities should recognize and foster lecturers' competencies as well as enhance their methods for meeting students' expectations (Loureiro et al, 2022).

The listed papers below shed light on how financial inclusion, university funding, and university entrepreneurship are related. According to Eton et al, (2020), financial inclusion can help SME growth, but only when combined with investments in learning, training, and innovation. Silva et al, (2018) asserted that funding from both the public and private sectors can promote university-industry collaboration, which in turn can affect how well universities perform in terms of innovation. Key individuals, institutional frameworks, and external interactions, Koe et al, (2019) revealed significant influences on the development and implementation of university support systems for sustainable entrepreneurship. Last but not least, Olumuyiwa, et al, (2023) make the case that foreign academics can be a key component in the development of entrepreneurial universities in South Africa by bringing a variety of expertise and fostering the entrepreneurial mindset among staff and students. The above papers' findings collectively imply that financial inclusion can play a significant role in encouraging entrepreneurship in universities, but that it must be combined with other elements like education, career preparation, innovation, and internationalization.

Rusu & Roman, (2020) stated that access to capital significantly influences Romanian university students to choose or launch their businesses. Eton, (2020) also discovered that while financial inclusion can make it simpler for Ugandan students to deposit tuition fees and access funds, low-income students still have trouble gaining access to a wider variety of financial products, which limits their ability to pursue higher education. Ojiaku et al (2018) pointed out that policymakers should support measures that give young entrepreneurs easier access to capital to foster their entrepreneurial aspirations and the growth of the economy.

Question Four: How does government funding influence the relationship between Student Staff Partnership (SSP), Internally Generated Revenue (IGR), Financial Inclusion (FI), and Entrepreneurial Venture (EV)?

Kinchin et al, (2020) suggested that student and staff partnerships in the Universities should attract positive outcomes for students and staff, even though there are challenges to scaling up these partnerships. Mercer-Mapstone et al, (2019) found that small-scale initiatives limit opportunities for equitable engagement, while Soicher et al, (2019) found that students want to be more involved in the implementation process and have clear role descriptions. Ollis (2020) notes that funding and time constraints can be challenges to student-staff partnerships. Ollis, (2020) also suggested that student-staff partnerships can enhance student employability and improve student-staff relations. Therefore, there is no direct mention of government funding in these papers, but the findings suggest that funding could be a factor in scaling up student-staff partnerships and making them more inclusive.

Again, these aforementioned papers address different aspects of the research question, but none of them directly answer it. Sullivan & Heron, (2020) discuss the challenges and considerations of student-staff partnerships in higher education, while Rapini et al, (2013) investigate the influence of funding sources on university-firm interactions in Brazil. Khan & Shan (2020) look at how government support affects the creation of an entrepreneurial culture in Pakistan, with the support of educational institutions playing a moderating role. Kapadia, S. (2020) provides insights into the factors that may influence the relationship between student-staff partnership, internally generated revenue, financial inclusion, and entrepreneurial venture, but they do not directly address the research question.

Khuram & Ali, (2022) hypothesized that government funding may have an impact on how internally generated revenue, financial inclusion, and entrepreneurial ventures are related to student-staff partnerships. Khan & Shan (2020) earned support from the government significantly improves Pakistan's entrepreneurial venture/culture, and support from educational institutions to significantly moderate the relationship between the two. Hunady et al, (2018) discovered a negative relationship between university funding and the start-up activities that students engage in. The Small Business Innovation Research Program was examined by Bonini et al, (2019) who discovered that the best entrepreneurial ventures might not always receive government funding. Miller et al, (2018) revealed that foreign academics have the necessary abilities and can contribute the variety of expertise required for the establishment of entrepreneurial universities. Dzomonda & Fatoki, (2019) also affirmed the role of young ones in the development of entrepreneurship learning in an entrepreneurial university.

Anwar (2020) found that government funding may not always support the best entrepreneurial ventures, Shirokova et al, (2018) found that financial support from universities is negatively related to student start-up activities. Kamar et al, (2019) discovered that government fund-of-fund programs can increase employment growth in portfolio companies, Jami & Gökdeniz, (2020) suggest that international academic professionals can play a role in the development of entrepreneurial universities. This study generally implies that the relationship between government funding, student staff partnerships, internally generated income, financial inclusion, and entrepreneurial venture is complex and may depend on various factors like the type of funding and the context in which it is offered.

Fan et al, (2019), revealed that both governmental and commercial funding made it easier to implement regulations and manage university-industry collaboration, which in turn affected how well universities performed in terms of innovation. Additionally, only industrial funding had a favorable impact on a university's environment for innovation. To achieve a culture shift toward student-staff partnership, Mercer-Mapstone (2020) discussed the significance of collaborative efforts among academic developers, faculty/staff, and students. The difficulties of student-staff partnerships in higher education were highlighted (Ollis & Gravett, 2020), including the diversity of partnership definitions, the co-construction of identities, the enactment of power structures, and inclusivity. Mercer-Mapstone & Bovil, (2019) opined that successful partnerships must have role descriptions that are explicit and well-communicated if students are to be treated as equal partners in efforts to improve education which will ironically scale up student-staff partnerships in higher education institutions and enhance equity in access to partnership programs. The research question of how government funding affects the relationships between student-staff partnerships, internally generated revenue, financial inclusion, and entrepreneurial ventures is not directly addressed in the Literature, although, they do however offer some perceptions of student-staff partnerships that might be pertinent to the research question.

4. Conclusion

The systematic literature review on the impactful assessment of student-staff partnerships (SSP) on the emergence of entrepreneurial ventures (EV) in universities highlights some significant findings, which are summarized below.

- First, by influencing students' entrepreneurial attitudes, intent, and access to resources, SSP can help promote EV creation. Second, university programs that promote entrepreneurship play a significant role in developing students' capacity for and interest in entrepreneurship. Third, universities can encourage the development of EVs by providing their students with excellent entrepreneurship courses, a sense of support, and hands-on learning opportunities. (Okpara& Wynn 2018). However, some issues need to be resolved and the success of university initiatives to encourage entrepreneurship is mixed.

- The need for tailored interventions, like social entrepreneurial intention models, is emphasized in some papers as a way to get students to think about entrepreneurship as a possible career path (Fayolle, Liñáng & Moriano, 2014). Others stress the value of institutional practices, such as partnership strategies, in fostering transformative change and improving students' employability. Additionally, providing top-notch entrepreneurship modules and support systems, along with training, education, and soft skills integration, can positively affect students' capacity to launch their businesses (Kantis, Federico & Angelelli, 2015).
- To comprehend the mechanisms by which SSP affects EV creation in universities, more research is required. Future research could examine the specific tactics and methods used by universities to encourage entrepreneurship, assess the success of entrepreneurship education initiatives, and look into the significance of collaborations with foreign universities (Adu-Gyamfi, Kuada & Asongu, 2018). Insights could also be gained by looking at how demographic variables and university roles affect students' entrepreneurial interests and intentions. The ramifications of this study emphasize how crucial it is for colleges to encourage an entrepreneurial spirit and provide students with the knowledge and tools they need to launch their businesses. Universities can play a critical role in fostering EV creation and supporting economic growth and development by developing supportive ecosystems, enhancing entrepreneurship education programs, and addressing the difficulties and constraints noted in the literature.
- There aren't many papers that specifically address the research question of whether IGR management has a significant impact on the growth of more entrepreneurial ventures within the university system (Ogunsiji & Adeoti, 2021). IGR management and EV creation are not specifically addressed in some papers, even though they touch on related topics like entrepreneurship education, institutional settings, public-private partnerships, and funding issues. The results of this review's implications highlight the need for additional study that will specifically examine how IGR management affects the development of entrepreneurial ventures in the Nigerian university system. Future research should concentrate on examining the tactics and mechanisms by which IGR management can promote EV development, investigating the function of PPPs and incubation programs, and addressing the difficulties and constraints associated with fostering entrepreneurship within the university system. For policymakers, educators, and stakeholders to develop successful strategies to support financial inclusion, an entrepreneurial venture, and sustainable revenue generation in Nigerian universities, it is essential to understand the relationship between IGR management and EV creation. By conducting more research in this area, we can expand our knowledge and develop evidence-based strategies that support the expansion and development of entrepreneurial ventures within the Nigerian university system.
- Some important conclusions are drawn from the systematic review of the literature on assessing the influence of student-staff partnerships on the emergence of entrepreneurial ventures (EV) in Nigerian universities. First, by giving entrepreneurs access to financial resources, financial inclusion can positively affect entrepreneurial ventures, especially in developing nations. Second, the expansion of entrepreneurial ventures in universities can be facilitated by the availability of financial resources, along with investments in education, vocational training, innovation, and university-industry partnerships (Adeyemo & Ayodele, 2021). Third, to promote entrepreneurial intention and create positive relationships between universities and students, lecturers' abilities and students' expectations must be met. There are, however, difficulties and things to take into account. Financial exclusion can be exacerbated and efforts to promote financial inclusion are hampered by marginalities like gender, income, and race. To effectively promote financial inclusion, it is important to take into consideration the particular needs of children and students as well as the intersectionality of marginalized groups. The provision of financial aid by universities may also have a complicated relationship with students' early entrepreneurial ventures, so it's important to remember the significance of lecturers' abilities and the fulfillment of their psychological contracts.
- The effectiveness of financial inclusion initiatives in universities, the success of university-industry partnerships, and the contribution of internationalization to the promotion of entrepreneurship are all potential topics for future studies (Hoog & Skoumpopoulou, 2019). Further research into the

intersections of marginalities and the unique requirements of young entrepreneurs may yield insightful information for developing strategies for inclusive financial inclusion. Additionally, policymakers ought to think about supporting measures that improve young entrepreneurs' access to capital, encourage their intentions to start businesses and support economic growth. Overall, the review shows that financial inclusion can significantly influence the emergence of entrepreneurial ventures in Nigerian universities through student-staff partnerships. Financial inclusion is supported by education, vocational training, innovation, and university-industry collaborations. Universities and policymakers can support an entrepreneurial ecosystem that empowers young entrepreneurs and contributes to economic growth and development by addressing challenges and putting in place effective policies and initiatives.

- The systematic review of the literature on assessing the effect of government funding on the relationship between student-staff partnerships, in-house revenue, financial inclusion, and entrepreneurial ventures in Nigerian universities highlights some key findings. First, despite the challenges associated with scaling up these partnerships and ensuring equitable engagement, they have the potential to enhance student-staff relations and boost students' employability (Aina, Agwu & Adeyemo, 2021). Government support for startups and the quality of entrepreneurial ventures can have a variety of effects, but it can have a very positive effect on entrepreneurial culture. Third, international academic professionals can bring a variety of expertise to the development of entrepreneurial universities. On the precise relationship between government funding and the aforementioned factors, there is, however, little direct evidence. Future research, according to the papers, should concentrate on analyzing the complex impacts of government funding on student-staff collaborations, internal revenue, financial inclusion, and entrepreneurial ventures. It is crucial to take into account the nature and context of government funding, as well as how it interacts with other elements like support for educational institutions and corporate funding.
- More research is needed to fully understand how government funding can promote an inclusive and sustainable entrepreneurial ecosystem and successfully support entrepreneurial initiatives in universities (Laveren et al, 2020). Additionally, research might examine how to improve student-staff collaborations and ensure equitable participation, as well as how academic developers, faculty/staff, and students can collaborate to affect cultural shifts in favor of partnership models. Even though the papers provide insightful information into the complexities of student-staff partnerships, internally generated revenue, financial inclusion, and entrepreneurial ventures, more research is generally necessary to fully understand the impact of government funding on these factors. By filling in these research gaps, policymakers and universities can put into practice effective strategies to promote entrepreneurship, financial inclusion, and sustainable development in Nigerian universities.

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