ISSN: 2320-5407



International Journal of Advanced Research

Publisher's Name: Jana Publication and Research LLP

www.journalijar.com

REVIEWER'S REPORT

Manuscript No.: IJAR-54159 Date: 06-10-2025

Title: Typology of Agricultural Holdings: Characterization and Access to Agricultural Credit in the Groundnut Basin of Senegal.

Recommendation:	Kating	Excel.	Good	Fair	Poor
Accept as it is	Originality	$ \checkmark $			
Accept after minor revision	Techn. Quality		<		
Accept after major revision	Clarity	« /	·		
Do not accept (Reasons below)	Significance	≪			

Reviewer Name: Tahir Ahmad

Reviewer's Comments for Publication

The manuscript presents a thorough and well-structured analysis of agricultural holdings and credit access in Senegal's Groundnut Basin. The study effectively combines hierarchical clustering, PCA, and ANOVA to derive a meaningful typology of producers, highlighting socioeconomic and financial disparities across different farming groups. The research provides valuable insights into the structural organization of agricultural systems, access constraints, and financing mechanisms — topics that are highly relevant to agricultural development and rural finance studies.

The introduction offers a comprehensive overview of Senegal's agricultural context, underlining both the economic significance of the sector and the persistent issues of credit inaccessibility. The **methodology** is clearly detailed, particularly regarding sampling design, data collection, and statistical processing. The use of mixed analytical tools such as SPSS, SAS, and MINITAB adds robustness to the findings.

The **results** section successfully identifies five producer types, each with unique characteristics in terms of landholding, market participation, and access to credit. The integration of PCA and LSD tests provides quantitative credibility to the typology. The study's findings are highly useful

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for policymakers and microfinance institutions aiming to design inclusive agricultural credit systems.

However, a few **minor revisions** are recommended before acceptance:

- 1. **Abstract**: Could be more concise by emphasizing key quantitative findings (e.g., main producer types and their proportions).
- 2. **Figures and Tables**: Ensure all figures (especially dendrograms and PCA plots) are properly labeled and legible.
- 3. **Discussion**: The paper could benefit from a more explicit comparison with existing typology studies in West Africa.
- 4. **Conclusion**: Should highlight potential policy implications and future research directions more clearly.
- 5. **Formatting**: Some minor grammatical inconsistencies and spacing issues should be corrected.

Overall, this is a **high-quality and policy-relevant manuscript** that makes a significant contribution to understanding agricultural credit dynamics and farm classification in Senegal. With minor refinements, it will be suitable for publication.