Keeping It Simple — Banco ADOPEM's Rule-of-Thumb Financial Training for Santo Domingo Microentrepreneurs

City Innovation Library · Good practice · Dominican Republic

Quality score: 71/100

Evidence strength: Randomised controlled trial

Summary

Banco ADOPEM and researchers randomly assigned 1,193 Santo Domingo microentrepreneurs to standard accounting training, simplified rule-of-thumb training, or none. The simplified course raised record-keeping 11 points and bad-week sales 18.5%; standard training showed no effect.

Key dimensions

Dimension	Score
Evidence of impact / measured results	3/3
Transferability / demonstrated replication	2/3
Scalability	2/3
Sustainability / continuity	1/3
Innovation	3/3
Inclusiveness / equity	2/3
Multi-stakeholder collaboration	2/3

Evaluated by C-NAPSE

Data sources

C-NAPSE web research — accessed 2026-08-25

Banco ADOPEM, with MIT Sloan & London School of Economics researchers (Drexler, Fischer, Schoar) — accessed 2026-08-25

LSE eprints -- working paper — accessed 2026-08-25

American Economic Journal: Applied Economics -- published paper — accessed 2026-08-25

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