ADOPEM's Rule-of-Thumb Financial Literacy Training for Santo Domingo Microentrepreneurs

City Innovation Library · Good practice · Dominican Republic

Quality score: 57/100

Evidence strength: Moderate

Summary

A 2006–2008 RCT with 1,193 Banco ADOPEM clients in Santo Domingo tested simplified 'rule-of-thumb' financial training against standard accounting courses. Rule-of-thumb trainees were 6–12 points more likely to keep records and separate business from personal finances.

Key dimensions

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

Evaluated by C-NAPSE

Data sources

C-NAPSE web research — accessed 2026-08-22

Banco ADOPEM — accessed 2026-08-22

IPA study page — accessed 2026-08-22

AEJ: Applied Economics 2014 (AEA) — accessed 2026-08-22

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