

PUBLIC

DOCUMENT OF THE INTER-AMERICAN DEVELOPMENT BANK

PARAGUAY

MATHEMATICS IN MY SCHOOL

(PR-T1128)

TECHNICAL COOPERATION DOCUMENT

This document was prepared by the project team consisting of: Emma Näslund-Hadley (SCL/EDU), team leader; Ernesto Martinez (EDU/CPR); Claudia Cox (SCL/EDU); Sonia Suarez and Marta Corvalan (CSC/CPR); Alberto de Egea (FMP/CPR); and Javier Bedoya (LEG/SGO).

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TC DOCUMENT

I. BASIC INFORMATION FOR TC

| | |
|--|---|
| ▪ Country | Paraguay |
| ▪ TC Name: | Mathematics in My School |
| ▪ TC Number: | PR-T1128 |
| ▪ Associated Loan/Guarantee Name: | N/A |
| ▪ Associated Loan/Guarantee Number: | N/A |
| ▪ Team Leader/Members: | Emma Näslund-Hadley (SCL/EDU), team leader; Ernesto Martinez (EDU/CPR); Claudia Cox (SCL/EDU); Sonia Suarez and Marta Corvalan (CSC/CPR); Alberto de Egea (FMP/CPR); and Javier Bedoya (LEG/SGO). |
| ▪ Date of TC Abstract authorization: | October 11, 2012 |
| ▪ Donors providing funding: | February 10, 2012 |
| ▪ Beneficiary: | Paraguay |
| ▪ Executing Agency and contact name: | Organization of Iberoamerican States (OEI), Luis María Scasso |
| ▪ IDB Funding Requested: | US\$1,500,000 |
| ▪ Local counterpart funding, if any: | US\$400,000 |
| ▪ Disbursement/Execution period: | 36 months/30 months |
| ▪ Required start date: | May 2012 |
| ▪ Types of consultants: | Firm and individual |
| ▪ Prepared by Unit: | SCL/EDU |
| ▪ Unit of Disbursement Responsibility: | COF/CPR |
| ▪ TC Included in Country Strategy (y/n): | N/A |
| ▪ TC included in CPD (y/n): | Yes |
| ▪ GCI-9 Sector Priority: | Yes |

II. DESCRIPTION OF THE ASSOCIATED LOAN/GUARANTEE

2.1 N/A.

III. OBJECTIVES AND JUSTIFICATION OF THE TC

3.1 Throughout Latin America numeracy abilities and skills have traditionally received much less attention than literacy skills. It is obvious that governments, educators, parents, and researchers have been less concerned about children's quantitative abilities than about their reading skills.

3.2 As a result national, regional and international standardized tests show that the children in the region are lagging behind their peers in other countries. According to the results of the Second Regional Comparative and Explanatory Study (SERCE), nearly two thirds of

students fail to score at a satisfactory level in reading and mathematics. Half or more of the sixth grade students cannot solve a problem that includes the notions of halves and median. Close to three quarters of 15-year olds in some of the region's largest economies cannot recognize simple geometric patterns. In some countries, a scant third of students can, at the end of first grade, do simple addition and subtraction.

- 3.3 In addition to low learning achievement levels, there is a significant gap in those levels between students from different socioeconomic levels, who live in rural areas or belong to minority populations. A third grader in the poorest quintile has a 10% probability of scoring at a satisfactory level in mathematics, while a student from the wealthiest quintile has a 48% probability.
- 3.4 **Mathematics education in Paraguay.** The quality of mathematics education in Paraguay is among the lowest in the region. Over half of third and sixth graders scored at or below the lowest achievement level (Level I) on the regional standardized SERCE mathematics exam. The situation is particularly worrisome among indigenous children. The SERCE 2008 data also display important learning gaps by ethnic group. Students who speak Guaraní at home have lower achievement. Children who are taught in Guaraní score on average, 32 points, or 7 percent, lower than children taught in Spanish. A 17-point difference remains after controlling for other variables, including sex, parental characteristics, socioeconomic status, and child labor.
- 3.5 The weak achievement levels are perhaps not surprising in light of outdated or insufficient inputs. Teaching materials are of low quality or lacking completely. The SERCE survey of associated factors indicated that in Paraguay only a quarter of sixth graders have their own mathematics textbook. Half the students indicated that they shared their textbook with other students (UNESCO-OREALC).
- 3.6 Tentative results from an ongoing IDB study indicate that teachers rely heavily on rote learning. Students spend their time copying from the blackboard, memorizing and plugging numbers into formulas. Around 40 percent of mathematics classes suffer from interruptions unrelated to mathematics, averaging 11 minutes per lesson (Näslund-Hadley and Loera 2011).
- 3.7 While no one mathematics model can be singled out as superior, it is clear that the pedagogical model used in Paraguayan classrooms is outdated and not in line with the teaching practices used in higher performing countries. On the international PISA exam in mathematics, six of the top ten countries are Asian, including Japan, Korea, Taiwan and China (Hong Kong and Shanghai) (OECD 2009). The approach used to teach mathematics in Japan was studied in depth in the well-known TIMSS video study. Contrary to Paraguayan teachers, Japanese teachers move beyond a mere procedural mathematics understanding to actively engage students in activities that may endow them with analytical and critical-thinking skills. Notably, zero math class interruptions were documented in Japanese eighth-grade classes (Stigler 1999).
- 3.8 **Little Mathematicians.** Against this background, the Government of Paraguay wishes to adopt a mathematics teaching approach that is more focused on the development of critical thinking skills. In 2010, the Japan Special Fund of the IDB financed the development of a preschool mathematics model that was implemented successfully in the department of Cordillera, Paraguay, during the 2011 academic year (PR-T1092). Through

its volunteer program JICA has collaborated closely in the implementation of the Little Mathematician pilot. A key aspect of the approach is the development of interactive radio programs that guide the teacher throughout the lesson, making it possible to provide high quality instruction also in classrooms headed by teachers who have huge content and pedagogical gaps.

- 3.9 The initial results from the evaluation indicate that the beneficiary children improved their learning compared to children in a control group. The external evaluation also recommends that the approach be expanded to the primary education level (see [Preliminary Evaluation](#)). An information video and a photo journal about the pilot are available at the IDB numeracy web-page: www.iadb.org/numeracy. Based on the results, the Government of Paraguay has indicated that it is interested in bringing the Little Mathematician project to national scale. However prior to taking a definite decision it wishes to see the changes in learning after a second academic year.
- 3.10 **Mathematics in my School.** Inspired by the encouraging results from the Little Mathematician pilot, the Paraguayan Government has requested grant financing to develop, pilot and evaluate a similar approach for first grade classrooms. The pilot would use the same interactive radio approach as was used in the Little Mathematician pilot, but instead of focusing on the development of pre-mathematics skills, the new pilot would develop first grade mathematics skills. This has been requested not only by the Ministry of Education, but also repeatedly by teachers and children each time that the Bank has conducted field visits. Mathematics in my School will incorporate valuable lessons learned from the Little Mathematician pilot, particularly as regards the importance of more regular in class mentoring for teachers and the participation of Mathematics and Bilingual experts in the production of the radio programs. This was part of the design of the Little Mathematicians pilot, but it was substantially strengthened during execution. In the Mathematics in My School pilot, JICA volunteers will provide expertise in the production, and not merely in the implementation of the programs.
- 3.11 **General objective.** The general objective of the proposed TC is to develop and field-test primary education mathematics curricula that aim to enhance numeracy learning in a context of large teacher pedagogical and content gaps, and to continue the field testing of the preschool curricula.
- 3.12 **Specific objectives.** The specific objectives are to: (i) develop a bi-lingual first-grade mathematics curriculum and didactic materials and radio instruction programs in Spanish-Guaraní; (ii) conduct an experimental pilot of the curriculum in 292 schools in the department of Cordillera Paraguay; (iii) conduct a rigorous evaluation of the pilot; and (iv) disseminate the results.
- 3.13 **GCI-9 alignment.** The 9th General Capital Increase (GCI-9) sets out five priority areas. This TC is aligned with the first priority area on social policy for equity and productivity.

IV. DESCRIPTION OF ACTIVITIES AND BUDGET

- 4.1 **Component 1. Development of first grade bi-lingual mathematics curricula and interactive radio didactic materials.** The TC will finance the creation of first grade mathematics curricula that focuses on the development of critical thinking and problem solving skills. The curricula will offer teachers a sequenced and in-depth coverage of first-grade mathematical concepts. The TC will also finance the development of didactic materials and interactive radio programs for the implementation of the curricula in vulnerable and communities. Both the curricula and the didactic materials will be developed in close collaboration with teachers and Japan International Cooperation Agency (JICA) volunteers, using their feedback and suggestions to change, rearrange and add activities. Based on the experience from the Little Mathematician pilot, it is estimated that the curriculum and didactic materials can be developed and validated in a period of 10 months.
- 4.2 **Component 2. Mathematics in My School pilot implementation.** The TC will finance the application of the curricula in a group of schools offering first-grade mathematics education in socio-economically disadvantaged communities in the department of Cordillera (see [Group I](#)). The teachers will receive training and on-going technical assistance to help them understand the concepts and implement the curriculum in their classrooms. Didactic and pedagogical support materials for the pilot will be produced. The pilot will be implemented during one school year.
- 4.3 **Component 3. Assessment of children's mathematical abilities.** The TC will finance an experimental design of the pilot, contrasting any changes in learning of children in the treatment group with children from a group of comparison schools (Group II). To make possible the study of an accumulative impact, the beneficiary schools will be the same as those in the Little Mathematician pre-school pilot. The measurement will also include the Little Mathematician students, which the Ministry of Education is continuing to implement with national resources during a second academic year. The collection of the baseline and data processing will take place during the first three months of the each school year. The second application of the evaluation instruments will take place during the last two months of each school year.
- 4.4 **Component 4. Dissemination of pilot results.** The results of the pilot will be disseminated through two videos, publications, a workshop in Paraguay, and a conference in Japan. The half day workshop in Paraguay will take place once the evaluation of the pilot has been completed. The Japan conference takes place in November 2012, and the TC will finance travel of Education Ministry representatives from Paraguay. As has been the case with the dissemination of the Little Mathematician pilot, the support of the Government of Japan and the JICA volunteers will be promoted in all videos, newsletters and reports. The OEI will fund a community communication campaign to encourage the participation of parents and other caregivers in the project.

Indicative Results Matrix

| | Unit | Baseline | | Year 1 | | Year 2 | | Expected Completion Date | Data Source |
|--|--------|----------|------|---------|--------|---------|--------|--------------------------|--------------------------------------|
| | | Value | Year | Planned | Actual | Planned | Actual | | |
| Outcome | | | | | | | | | |
| Enhanced numeracy learning compared to control group in a context of large teacher pedagogical and content gaps. | SD | 0 | 2012 | .18 | | .18 | | 6/28/2014 | Learning Test |
| Products | | | | | | | | | |
| First grade math curriculum | Number | 0 | 2012 | 1 | | 0 | | 3/28/2013 | Curriculum |
| First grade math radio programs | Number | 0 | 2012 | 108 | | 0 | | 3/28/2013 | CDs |
| Teachers trained | Number | 0 | 2012 | 400 | | 400 | | 6/28/2014 | Final evaluation |
| Classrooms participating in the Mathematics in My School first grade pilot | Number | 0 | 2012 | 400 | | 400 | | 6/28/2014 | Baseline report and final evaluation |
| Videos for dissemination | Number | 0 | 2012 | 0 | | 2 | | 6/28/2014 | Videos |
| Publications for dissemination | Number | 0 | 2012 | 0 | | 2 | | 6/28/2014 | Publications |

- 4.5 The amount of funding needed to achieve the expected outputs by component is indicated below. US\$1,500,000 will be financed through the Japan Poverty Fund. US\$380,000 will be financed in kind through [local counterpart](#), and US\$20,000 will be counterpart funding in cash provided by the OEI for the community communication campaign. In agreement with JPO guidelines, 5% of project resources will be used for Bank monitoring activities.

Indicative Budget

| Activity/Component | Description | IDB/Fund Funding | Counterpart Funding | Total Funding |
|---|------------------------|------------------|---------------------|------------------|
| Component 1. Curriculum development | Firm + consultants | 708,500 | 0 | 708,500 |
| Component 2. Two year pilot implementation | Consultants | 150,000 | 380,000** | 530,000 |
| Component 3. Assessment of children's math skills | Firm | 360,000 | 0 | 360,000 |
| Component 4. Dissemination | Firm + consultants | 100,000 | 20,000 | 120,000 |
| Other expenses* | Travel, IDB monitoring | 146,500 | 0 | 146,500 |
| Audit | | 20,000 | 0 | 20,000 |
| Miscellaneous | | 15,000 | 0 | 15,000 |
| Total | | 1,500,000 | 400,000 | 1,900,000 |

*US\$75,000 SCL/EDU Executed. US\$71,500 OEI administration.

** In kind counterpart funding consists in Ministry of education technical staff and logistics for teacher training events.

- 4.6 The TC execution will be under the supervision of Emma Näslund-Hadley (SCL/EDU), in coordination with Ernesto Martinez (EDU/CPR). The evaluation firm will produce: (i) a report on the impact from the first year of treatment (July 2013); (ii) a baseline report at the beginning of the second year of treatment (June 2013); and (iii) a final report on the results from the second year of treatment (July 2013). The baseline report at the beginning of the 2012 academic year is being produced with resources from PR-T1092. Within six months of the termination of the execution, OEI will submit a final report to the coordinator of the JPO fund.

V. EXECUTING AGENCY AND EXECUTION STRUCTURE

- 5.1 **OEI.** The executing agency is the Organization of Ibero-American States (OEI). Ministry of Education has requested (see [Letter](#)) that the Organization of Ibero-American States for Education Science and Culture (OEI) in Paraguay execute the TC since the OEI has a long trajectory in Paraguay supporting the execution of projects on behalf of the Ministry of Education, including the very successful administration of the Little Mathematician pilot (PR-T1092). The OEI will delegate to the Ministry of Education the responsibility for the technical coordination of project activities. The technical teams of this department will collaborate with the education supervisors in the department of Cordillera in the planning and supervision of the field work. **The signature of an agreement between the OEI and the Ministry of Education will constitute a condition for the first disbursement, outlining the details of the execution scheme and the counterpart contribution. Also, as a condition for the first disbursement, the agreement must provide details about the OEI US\$20,000 counterpart.**
- 5.2 **JICA collaboration.** The TC will be implemented in close collaboration with JICA. The collaboration that was initiated during the preparation and implementation of the Little Mathematician pilot will be continued and further strengthened during the Mathematics in My school pilot. JICA volunteers will participate in the design of the new curriculum and didactic materials (using their feedback and suggestions to change, rearrange and add activities) as well as in the teacher training and mentoring.
- 5.3 **Execution period.** The pilot will be implemented during two full academic years, followed by the final measurement and technical analysis of the results once the treatment has been concluded. To allow time for the execution of these phases, the TC will disburse in 36 months and execute in 30 months from the signature of the contract.
- 5.4 **Procurement.** Standard Bank procedures will be followed. **Direct contracting is foreseen of Innovations for Poverty Action (IPA) in the amount of US\$360,000** for the monitoring of the intensity of treatment, the application of three learning tests (at the end of the first academic year and the beginning and end of the second academic year), double entry of data, supervision of data collection, and the analysis of the results. This recommendation is based on the need ensure continuity with the evaluation of the Little Mathematician pilot, and the need to ensure comparability to the results from the Little Mathematician pilot and the Mathematics in My School baseline information. The services provided by IPA in relation to these two previous contracts have been of very high quality.
- 5.5 In addition to the ex-ante revisions, the Bank will undertake ex-post revisions every six months. The frequency of the ex-post revisions and the established thresholds for ex-ante revisions of contracts are consistent with the assessment of the execution capacity of the OEI. These thresholds and the frequency of the ex-post revisions can become adjusted as part of the updates of the procurement plan, based on the performance of the executor and the incorporation of corrective measures.
- 5.6 **Direct contracting is also foreseen of Mix Producciones in the amount of up to US\$150,000** for the production of the radio programs. This recommendation is based on

the need to ensure continuity with the program character voices used in the Little Mathematician pilot, and on the high quality services provided in the pilot.

- 5.7 **Reporting.** A final report will be sent to the Coordinator of the JPO Fund within six months of project completion. IPA will produce evaluation reports at the end of each academic year.
- 5.8 **Audit.** An independent auditing firm that is acceptable to the Bank will be contracted at the end of the execution period.

VI. MAJOR ISSUES

- 6.1 The execution of a pilot based on an experimental design in a context such as Paraguay presents logistical challenges. However, the OEI has many years of experience in working with centers in remote geographic areas with difficult terrain, including the successful implementation of the Little Mathematician pilot (PR-T1092 and PR-T1095).

VII. EXCEPTIONS TO BANK POLICY

- 7.1 None.

VIII. ENVIRONMENTAL AND SOCIAL STRATEGY

- 8.1 The pilot is not anticipated to have direct environmental or social impacts and has been classified as a “C” according to the Safeguard Classification Tool. No environmental impact is foreseen as the initiative is limited to consultancies and the production of didactic materials. No Bank resources will be used to finance investments in infrastructure or large scale equipment.

Required Annexes:

- Annex I: [Request from the Client](#)
- Annex II: [Terms of Reference](#)
- Annex III: [Procurement Plan](#)



"Bicentenario de la Independencia Nacional 1811 - 2011"

Asunción, 9 de setiembre de 2011

M.H. N° 2086-

SEÑOR
HUGO FLOREZ TIMORÁN, REPRESENTANTE
BANCO INTERAMERICANO DE DESARROLLO
ASUNCIÓN, PARAGUAY

Tengo el agrado de dirigirme a usted con referencia a la Nota N° 1056 del 24 de agosto del año en curso del Ministerio de Educación y Cultura, cuya fotocopia se adjunta (Exp. M.H. N° 31.870/2011), en la cual se solicita las gestiones pertinentes para financiar una Cooperación Técnica por un monto de Dólares de los Estados Unidos de América Un Millón Quinientos Mil (USD. 1.500.000.-), que servirá para desarrollar y evaluar modelos de radio interactiva bilingüe de matemáticas para los niveles preescolar y primer grado, incluyendo una estrategia de implementación en escuelas plurigrado.

Al respecto, cabe señalar que el objetivo específico del Programa es el mejoramiento de las competencias básicas en matemáticas de los niños y niñas de la República del Paraguay. Esta propuesta viene a cubrir una fuerte demanda por el desarrollo de una enseñanza temprana y de calidad de las matemáticas, que sea capaz de disminuir el número de niños que requieren intervenciones posteriores en esta disciplina, durante el resto de su trayectoria educacional.

Por lo expuesto, y conforme a la aludida misiva, me permito solicitar que dicha Cooperación Técnica sea incluida en el Acuerdo de Programación de Cooperaciones Técnicas 2012.

Hago propicia esta oportunidad para saludarle con mi distinguida consideración.




DIONISIO BORDA
MINISTRO DE HACIENDA
GOBERNADOR POR PARAGUAY



C.c.: Señor Luis Alberto Riart Montaner, Ministro de Educación y Cultura.

**MATEMÁTICA EN MI ESCUELA
(PR-T1128)**

TÉRMINOS DE REFERENCIA

CONSULTORÍA: COORDINADOR DEL PROYECTO DE PRODUCCIÓN DE LOS MATERIALES

I. ANTECEDENTES

- 1.1 El Ministerio de Educación y Cultura de Paraguay (MEC) con la colaboración del Banco Interamericano de Desarrollo (BID) y la Organización de Estados Iberoamericanos (OEI) implementarán durante el año escolar 2012 y 2013 el programa piloto “Matemática en mi Escuela” en el Departamento de Cordillera, Paraguay.
- 1.2 El piloto tiene como objetivo adecuar, desarrollar, evaluar y diseminar un currículo para la enseñanza de las matemáticas en el primer grado de la educación escolar básica en Paraguay; y continuar la prueba de un currículo para la enseñanza de las matemáticas en el nivel preescolar. El diseño del piloto se basa en la experiencia previa del programa “Pequeños Matemáticos” el cual fue implementado en el Departamento de Cordillera durante el año escolar 2011.
- 1.3 El piloto adoptará una metodología similar a la desarrollada por el programa “Pequeños Matemáticos” la cual se asienta en tres pilares: (i) el curriculum de preescolar de Paraguay; (ii) el curriculum de *Big Math for Little Kids* el cual fue adaptado a la realidad de Paraguay; (iii) y la metodología de Educación Radial Interactiva (ERI) implementada en el programa del EDC Juego y Aprendo. Las actividades contempladas serán similares a las implementadas en el marco del piloto “Pequeños Matemáticos”.

II. OBJETIVOS DE LA CONSULTORÍA

- 2.1 En estrecha coordinación con el MEC, coordinar la producción de los materiales del proyecto Matemática en Mi Escuela.

III. CARACTERÍSTICAS DE LA CONSULTORÍA

- 3.1 **Tipo de consultoría:** Individual internacional.
- 3.2 **Fecha de inicio y duración:** Iniciación en junio de 2012 y conclusión en marzo de 2013.
- 3.3 **Lugar de trabajo:** Asunción y Cordillera, Paraguay.

- 3.4 **Requerimientos del consultor:** Formación superior en educación u otra área parecida, experiencia en la elaboración de currículo y en el asesoramiento a la implementación curricular en el nivel inicial y primario, experiencia en la formación de docentes en servicio y en la elaboración de materiales, preferentemente de matemática. Disponibilidad de tiempo completo y capacidad para el trabajo en equipo. Apertura para escuchar críticas e incorporar sugerencias.

IV. ACTIVIDADES

- 4.1 El consultor llevará a cabo las siguientes actividades:
- a. Desarrollo del Plan Maestro de 108 audio-programas.
 - b. Desarrollar la hoja de trabajo para niños correspondiente a las 108 lecciones.
 - c. Desarrollar la hoja de revisión semanal de los audio programas correspondiente a las 108 lecciones.
 - d. Desarrollar materiales educativos complementarios (carteles, afiches educativos, tarjetas de lectura, cuentos, etc.) correspondiente a las 108 lecciones.
 - e. Desarrollar audio programas editados (CD grabados de los 108 audio programas), incluyendo la coordinación con el estudio de producción.
 - f. Elaborar las especificaciones técnicas para la adquisición de materiales (radio MP3, balanzas, billetes entre otros).

V. INFORMES

- 5.1 El consultor presentará, para el análisis y aprobación del MEC y del Banco, la siguiente documentación:
- a. **Informes periódicos.** Seis informes periódicos a la Dirección de Educación Inicial del MEC, describiendo actividades realizadas y productos logrados, conclusiones y recomendaciones. Que deberán ser entregados a la Dirección de Educación Inicial del MEC a la conclusión de cada periodo.
 - b. **Informe final.** Debe describir actividades realizadas, productos logrados, conclusiones, lecciones aprendidas, y recomendaciones finales. Deberá ser entregado a la culminación de la consultoría.
- 5.2 Los productos de la consultoría pertenecerán al MEC y al BID.

VI. CONDICIONES DE PAGO

6.1 Los pagos se realizarán mensualmente.

VII. SUPERVISIÓN O COORDINACIÓN

7.1 El contrato está bajo la supervisión de la oficina de Paraguay de la OEI.

| No. Item | Ref. POA | Descripción de las adquisiciones (1) | Costo estimado de la Adquisición (US\$) | Método de Adquisición (2) | Revisión de adquisiciones (Ex ante-Ex Post) (3) | Fuente de Financiamiento y porcentaje | | Fecha estimada del Anuncio de Adquisición o del Inicio de la contratación | Revisión técnica del JEP (4) | Comentarios |
|---|----------|--------------------------------------|---|---------------------------|---|---------------------------------------|----------------|---|------------------------------|-------------|
| | | | | | | BID/MIF % | Local / Otro % | | | |
| <p>⁽²⁾ Firmas de consultoría: SCC: Selección Basada en la Calificación de los Consultores; SBCC: Selección Basada en Calidad y Costo; SBMC: Selección Basada en el Menor Costo; SBPF: Selección Basada en Presupuesto Fijo. SD: Selección Directa; SBC: Selección Basada en Calidad</p> | | | | | | | | | | |
| <p>⁽²⁾ Consultores Individuales: CCIN: Selección basada en la Comparación de Calificaciones Consultor Individual ; SD: Selección Directa.</p> | | | | | | | | | | |
| <p>⁽³⁾ Revisión ex ante/ ex post. En general, dependiendo de la capacidad institucional y el nivel de riesgo asociados a las adquisiciones la modalidad estándar es revisión ex post. Para procesos críticos o complejos podrá establecerse la revisión ex ante.</p> | | | | | | | | | | |
| <p>⁽⁴⁾ Revisión técnica: Esta columna será utilizada por el JEP para definir aquellas adquisiciones que considere "críticas" o "complejas" que requieran la revisión ex ante de los términos de referencia, especificaciones técnicas, informes, productos, u otros.</p> | | | | | | | | | | |