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**Assessment of The Training and Development  
Scheme in Commercial Bank of Ethiopia**

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## Abstract

Organization like commercial Bank of Ethiopia are giving due attention to training and development. However they are still over looking the effective way of assessing the needs for training and development.

This survey is aimed at sensitizing manager to be aware of the problem associated with training need assessment.

The case study was carried out drawing a sample from those employees who have taken training and currently working in Addis Ababa branch. Data was collected using Questioner in the form of rating scale. The other data was collected from the training and development officer using personal interview. technique.

The collected data was analyzed through table and percentage. The finding revealed that the need assessment practice was poor in the bank especially for management development trainees.

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## CHAPTER - ONE

### 1. INTRODUCTION

#### 1. 1. INTRODUCTION ( Background )

As we all know both the workplace and the workforce are going through many changes. In terms of the workplace the increased use of high technology (for examples Computer aided design , robotics and electronic mail ) the continuing shift from a manufacturing to a service economy and the increasing global business world necessitates on going employee training and development programs ( Harris , 1997)

The expansion of training's role reflects the fact that the game of economic competition has new rules. In particular it is no longer enough to just be very efficient. Surviving and thriving to day requires speed and flexibility on the part of the firm and they require responding to customers needs with respect quality, variety customization convenience and timeliness.

Meeting these new standards requires a work force that is more than just technically trained . It required people who are capable of analyzing and solving job related problems, working productivity on teams and shifting from job to job as well.

Managers ( training and development) must cultivate as sensible and controlled proactive behavior towards changes that may affect them with little or no warning.

However, It is not only having a training and development center that could be a solution for this gap. Rather, the effectiveness of this training and development center is depend on the organizational need assessment for training and development.

Management , especially the human resource staff should be alert to any indicators of that employers need additional training excessive customers complaints about service could indicate a need for training

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similarly, excessive waste material could indicate that machine operator need more training . If there is high employee turnover the supervisors need additional training in leadership skills.

This investigation ( Research ) endeavors to answer How far need is assessed before giving training and development In the case of commercial Bank of Ethiopia the organizational training need assessment includes, organizational needs, job specification and the present skill levels of employees.

In today constantly changing business environment the organizational analysis may focus on the companies new business goals and challenges and the implications

For jobs ( M. Beleger 1993)

x The human resources should also decide how much should be presented about companies policy during skilling training. Although not always considered part of skill training, orientation regarding company policy and practice can be particularly important, Especially for the new employees for eg. Some new employees may have acquired their basic skills in a training or vocational program not operated by the hiring organization and may still need instruction in how their new employees does things.

Many organizations have written job specifications that define the skills needed for each job in the form by carefully examining these specifications, the human Resource stuff can obtain a clear idea of the nature of skills needed for each job. A secretarial position, for example might require skills such as telephone answering , arranging meetings, word processing and record keeping using the computer the human resources stuff must also ensure that the specifications are upto-date , accurate and complete( The written job specification, for a secretarial position in a firm for example may still include skills involving taking dictation and filing which the form secretaries are no longer required to do, periodic discussions with supervisions

responsible for each job can often be quite helpful in accomplishing the task. The human resource staff can compare the written job specifications with the supervisors perception of the skills they believe workers should have for each job) (L. French, 1998).

The training need assessment also should take in to consideration the present skill levels of Employees an analysis of workers skills and qualifications as shown by personnel files-assuming they are accurate-can assist in determining training needs for example. In cooperation with the human resource staff, supervisors can analyze performance appraisal results to identify skill deficiencies. This analysis can then be used to design the specific skills training programs needed to close the gap between the organizations need and the present skill qualification of its employees . Obviously this means that the appraisal system must be designed to identify skill deficiencies .



## 1-2 Human Resource Development practice in CBE

Training and development are now given the prominence and priority that they deserve throughout the business environment. CBE can be sighted as a good example to this effect. The relationship between any development program and the business results in many differing and varying influences that are prevalent.

The bank classified development programs into two major groups, technical training and management development training. Technical training is the technical aspect of training including a variety of courses that are essential to familiarize employees with the variety of operations of the organization. These training courses are designed for both the already employed personnel and for the newly recruited ones. Management development training, on the other hand, is the non-technical aspect of training. These training programs are organized in order to develop employees' managerial skills and capabilities.

These courses are all organized and implemented by the Ethiopian Mgt Institute (EMI) and the Insurance and Banking Institute (IBI). They are designed for the already employed staff of the organization which are in management positions.

CBE and particularly the personnel planning and development division (PPDD) practice the development procedures stated in theories with some modifications, that facilitate implementation. In order to balance policies and strategies as well as individual and organizational requirements, both the development/training plan and individual organizational development needs are all taken into account for the purpose of launching a development program.

The planning phase encompasses the selection of trainees , trainers and preparation of facilities. Trainees are Forwarded as candidates in two ways, though seniority and electron by the branch manager. The candidates Forwarded are further screened out by cross - checking to their personal records . This is strictly done by the PPDD. After employees are screened and are said to be fit for the training program, a profile is prepared. This profile , which indicates the present training program and personal in formation is that to the assistant vice - president of HR for approval. It is after the approval that employees are informed as to their participation in the training programs . Regarding the training staff the required instructors are not all permanent employees of the organization Both full time staff and part time external instructor are used to carry out the task full time staffs are selected as trainers or instructor on the basis of their knowledge about their job that is related to the courses . Part time instructor are selected if and only if a course cannot be covered by the full time employees and if some sort of specialization or deep know how is not present by the full time staff instructor . these are some cases when some courses are given by the full time instructor only whether specialized or not. This happens when the topic is confidential to outsiders .

Primary ,the class room lecture methods is used for training which is assisted by handout materials and operation formats. The hand out materials are prepared and /or revised by the instructor who is conducting the courses. The overall training facilities are prepared a month before the training program is conducted

Once the planing process is completed, the training program is implemented according to the development training plan most of the time, development programs are conducted half day and trainees are to perform their regular jobs the rest of the time.

The evaluation phase is the last phases of the training program. The overall training Programme is evaluated by the trainees course evaluation questioner is prepared. Trainees using this particular questionnaire, evaluate the course, the duration, the instructor, the specific title the training division (PPDD)and the a strength and weakness of the training Programme

### 1.3 Problem Statement

As Far as training and development process is concerned problems are often found in need assessment stage . And this poor need assessment results in unnecessary cost for the training and development center, and also it will be difficult to attain the goal of the training center which is known to be developing and qualifying employees to enable them to meet the increasing demands of both the bank and its customers.

The dependent variable in my investigation is understood to be the effectiveness of employees training and development and the independent variable is organizational training need assessment.

## 1.4 Rationale and Significance of the Study

According to the general literature in current HR management making effective organizational need assessment for employee training and development 't is justified by two major reasons.

First training can be expensive Good training justifies its expense; but improper training increases cost with no corresponding benefits

Second, training that is not of sufficient quality to meet the needs of the organization and its members can actually be damaging workers who go through a skills training programme and remain undetermined for the task their jobs require can become discouraged and discontented.

The investigation will help commercial Bank of Ethiopia particularly the training center in creating awareness in the following areas:

- ⇒ How far the trainees are acquiring the required or the right training and making improvement in their job.
- ⇒ Whether or not the cost incurred justified the benefit from that training ;if the benefit is found more invaluable incremental type of budget shall be allotted to the training center.
- ⇒ Whether the training and development given is related to the overall objective of the bank and its customers need.
- ⇒ After all the investigation is accomplished , it will adress, The training center, different techniques how to assess the need before training is given.

## **1.5 . Objective of the Study**

### **The General Objective**

The general objective of the study is to investigate how far commercial bank of Ethiopia is performing the training need assessment before giving employees training and development.

### **Specific objectives.**

1. To clear out to what extent CBE's training and development center assesses the
  - i) organizational need ( related to organizational objective before giving training and development .
  - ii) The job specification ( particularly what type of training the task needs )
  - iii) The present skill levels of employees.
2. To Asses whether the cost of training and development justifies the benefit of the training
3. To reveal the problem associated with poor need assessment and denote the way how to avoid that problem.
4. To recommend the training and development center on the significance of assessing the needs before training.

## CHAPTER - 2

### 2. METHODOLOGY

#### 2.1 Data (Material)

The study was conducted in Addis Ababa Capital city of Ethiopia The Organization selected as a case was commercial Bank of Ethiopia (CBE).

The study has taken 15 days of working hours.

#### 2.2 Method of data collection

The required information was gathered using questionnaires and interview ( primary data), secondary data; like documents , files and diaries shall be used as an additional source of information if it is found necessary. The questionnaire was administered to management trainees and banking operation trainees.

The interview was held with a training official this interview shall include open and closed ended questions, And also structured and unstructured types of questions.

#### 2.3 Method of Sampling

The sampling frame is workers who have taken training in the Bank. And currently working in Addis Ababa branch . This sampling frame has a list of the record of workers from which the sample is drawn.

The technique for sampling is a stratified sampling the researcher used this sampling techniques because it overcomes the problem of under or overrepresentation of the population.

The researcher's strata are workers who have trained in management areas and workers who have taken training in Banking operation, 25% from the first stratum and 75% from the 2<sup>nd</sup> stratum .

The rationale for the use of this percentage is mostly training and development are given more to the banking operation area than management area so that more problems are revealed through them

The existing no of employees in the Addis Ababa branch is 199. Among these 150 are clerical workers and the rest 49 are non clerical workers ( Guards, cleanliness etc...) mostly non clerical workers are not given training . From 150 clerical workers 90% are expected to have been taken training (135) using the 75% sampling among the sample frame 150 , the researcher approximately had 100 respondents ; 25 was from worker who have taken training in management area & the rest 75 was from workers who have taken training in Banking operation.

The questionnaire was a type of rating scale which is likert scale. This turns the question in to a statement and asks the respondent to indicate their level of agreement with the statement by thinking a box further advantage of this method is, a number of different statements can be provided in a list which doesn't take up much space . And it is also simple for the respondent to complete and simple for the researcher to code and analyze.

#### **2.4. Data analysis methods**

Data collected through Questionnaire was be analyzed through tables and percentage.



## **Limitation of the Study**

The subject of this study are workers who have taken training offered by the bank and who are currently working in Addis Ababa branch. In addition to this only one training officer was able to give the necessary response for the interview questions. Other officers were busy by different meetings. More over the time allotted for data collection was inadequate.

**CHAPTER- 3**  
**3.Result and Discussion**

**3.1 Result**

A total of 100 employees who have taken training were taken as the subject of study from these 75 of them are employees who have taken training in direct banking operation and the remaining 25 are employees who have taken training in management development.

Around 75% of respondents who have taken training in Banking operation were male & the rest 25% were female and from the respondents who have taken training in management development area 76% were Male and the rest 24% were Female.

Among the respondents of banking operation trainees 45% have served in the organization for 3 years, and 40% of them have served from 3 up to 7 years and the rest 15% served, The organization more than 7 year. Where as from the respondents of management development trainees 32% have served for 3 years in the organization and 52% have served from 3 up to 7 years, the rest 16% have served more than 7 years.

Based on the data collected, 90% of direct banking operation trainees were interested in the training where as, from management development trainees only 56% were interested in the training. The following table Summarizes overall interest of the trainees towards the training.

Table 1 Willingness or interest to take the training

Direct banking operation trainees				Management development trainees			
Level of Agreement	No	of respondent	% age	Level of Agreement	No	of respondent	% age
V. good		24	32%	V. good		4	16%
Good		26	34.7%	Good		6	24%
Fair		17	22.7%	Fair		8	32%
Poor		7	9.3%	Poor		6	24%
V. poor		1	1.3%	V. poor		0	0 %
Don't know		0	0 %	Don't know		1	4%
Total		75	100%	Total		25	100%

Form direct banking operation trainer, about 36% of the respondents complain the appropriateness of the time of the training. Where as from management development trainees 48% did so

Table 2 Appropriateness of the training time

Direct banking operation trainees

Level of Agreement	No of respondent	% age
V. good	10	13.33%
Good	15	20%
Fair	23	30.67%
Poor	12	16%
V. poor	15	20%
Don't know	0	0%
Total	75	100%

Management development training

Level of Agreement	No of respondent	% age
V. good	0	0%
Good	7	28%
Fair	6	24%
Poor	10	40%
V. poor	2	8%
Don't know	0	0%
Total	25	100%

Concerning the relevance of the training to the job, from Banking operation trainees more than 78% of the respondents states that the training is directly related to their job. Where as from management development trainees only 36% of them said the training was directly related to their job.

Table 3 The relevance of the training to the job.

Direct banking operation trainees

Level of Agreement	No of respondent	% age
V. good	29	36.67%
Good	30	40%
Fair	15	20%
Poor	0	0%
V. poor	1	1.33%
Don't know	0	0%
Total	75	100%

Management development trainees

Level of Agreement	No of respondent	% age
V. good	1	4%.9%
Good	8	32%
Fair	11	44%
Poor	4	16%
V. poor	1	4%
Don't know	0	0%
Total	25	100%

Form the banking operation trainees, more than 80% of the respondents agreed that they were the might persons to take the training whereas. from management development trainees only 24% agreed that they (were) the right person to take the training.

More than 67% of the respondents of direct banking operation trainees agreed that their problem was less interest to do the job rather than training where as more than 40% of the management development trainees agreed that their problem was less willingness /motivation/ to work rather than training.

Form Banking operation trainees, more than 64% or the respondents (who work with machine) agreed that the machine with which they work is less efficient and that is why they were not able to perform well. they states that their problem is not a problem of training where as from management development trainees, the researcher was able to contact only 2 respondents who work with machine and both of them didn't rate.

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### 3.2. Discussion

The results of this study have provided preliminary useful information regarding need assessment practice.

The organizational training needs assessment practice includes organization needs, job specification and the present skill levels of employees.

According to the training officer, the bank doesn't consider the long term and short term objective of the organization while training is given for employees. As he said, training and development is the day to day practice of the section regardless of the long term and short term objective of the organization. There is no as such integration between the training center and the planning and strategic section.

The job specification needs is also one of the place which should be included in the need assessment part. The knowledge skill and abilities needed to perform the job are carefully considered, what are the task ? what skill are needed to perform well.. (Ivancevich, 1998)

The training both direct banking operation trainees and the management development trainees were asked in the Questionnaire whether the training they have taken is directly related to their job. And as result shows, more than 78%of the respondents from Banking operation trainees said the training was directly related to there job. Where as from management development trainees only 36% said that the training is directly related to the job.

According to , the training officer , the training given to the direct banking operation trainees is directly related to their job. Because here the employees who came from outside do not often know the general banking operation. In their previous learning they might not have learned about banking . so we give them the direct training which co-inside. With the job specification where as from the management development trainees, training may be some what generalized for instance for employees who perform different jobs but working in similar section like human resource may be given the same training which in generally about human resource.

The employees needs must also be considered Asking peoples what their needs are on the job and asking them to perform tasks can provide information and data. Examining the employees performance against a standard or compared with that of co-workers can help identify strengths weaknesses, and needs. Determining if a person can do the job is an important step in improving the firm's ability to match the person with the best job for him or her (Jvancevich, 1998)

In some cases, there may be a problem with motivation. A skilled and able employee may not want to perform job as required .

It is important to determine if the employee could do the expected job if he or she wanted to. How ever in CBE, According to the training officer, the motivation or willingness of the employee to do the job is not considered in the need assessment at the individual or group levels.

In the Questioner, both the management development and the direct banking operation trainees, respondent were given a statement which states " my problem was less interest to work rather than training". only 10% from the

direct banking operation trainees and 24% from management development trainees oppose the statement .

Personal analysis helps the manager identify whether training is appropriate and which employees need training. In certain situation, such as the introduction of new technology or serice, all employees may need training. However when managers customers , or employees identify a problem (usually as a result of a performance deficiency) It is often unclear whether training is a solution ( Noe, 1997)

Trainees must be able to Learn so that the training could be effective. to learn complex things, a person must have certain aptitudes. The ability to learn plays a role in whether what is taught in a training programm can be understood and applied back at work .

Respondents both from the direct banking operation and the management development trainees were asked that whether they are the right person to take the training they have ever taken. The response shows 80% of the former group agreed that they are the right person where as from the later group, only 24% agreed that they are the right person to take the training.

Some times, after the employees is already able to work the job through practice the training might be delivered A training, which is not timely may not be effective at all.

The survey result shows that, from direct banking operation trainees, about 36% of the respondents complain the appropriateness of the time scheduled for the training where as from management development trainees 48% complained the timeliness of the training.

Not being able to complete works on time may be caused by frequent break downs of the equipment or by not receiving a job on time.

From Banking operation trainees more than 64% of the respondents (who work with machined like Typing machine and Tellers machine agreed that the machine with which they are working is defective and that is why they were not able to perform well . Where as from management development trainees the researcher was able to contact only two respondents who work with machines and both of them said that they don't know.

Great care must be exercised in choosing effective instructors or trainers, To some extent , the success of the training program depends on proper selection of the person who performs the training task ( Dawn Anfusio and Valerie frizle , 1997)

The survey shows that from direct banking operation trainees, 70% of the respondent said the trainers were capable of transferring the knowledge effectively. where as from management development trainees only 36% respondent said the trainers were effective.

The training officer was asked whether the cost incurred justified the benefit of training. And he stated that it is simple to know the cost that is incurred to give training for employees but difficult to know the benefit because the benefit is some what unquatitiable to compare with the cost. And also information is not efficiently handled by the training center to compare the benefit with the cost.

Concerning the cost, excess budget is approved by the boards but little cost is incurred by the section.



Mostly this favorable variance is found because the abroad training is associated with the foreign currency. If government has shortage of foreign currency ,it hinders this type of training .

## CHAPTER -4

### 4. Conclusion and Recommendation

#### 4.1 Conclusion

Training must be directed towards the accomplishment of organizational objectives such as more efficient production methods improved quality of products or service or reduced operating cost. This means an organization should commit its resources only to those training activities that can best help in achieving its objectives.

This investigation ( research ) endeavors to answers How far need is assessed before giving training and development in commercial bank of Ethiopia. The overall performance of training and development in CBE is good as the result shows.

However, when we come to the need assessment practice of the bank, Almost no need assessment practice is going on. this is especially reflected in management development trainees .

As a result of this poor need assessment. The training validity ( which measures weather the trainees learn skill or acquire knowledge or abilities during the training) and transfer validity (which measures. whether the leaned knowledge and skill was lead to improve performance) was impaired.

## **4.2 Recommendation**

- 1) Careful selection of candidates in a training program is an important step for successful achievement of goals . A Carefully designed entrance examination which could evaluate both the ability and aptitude of the candidates towards the training topic content is essentially a determining factor in addition to cross- checking to their personal records.
- 2) The personnel planning and development division should work with the other management areas of the bank to distinguish between the problem of training and the problem of the motivation so that unnecessary training cost is not incurred .
- 3) The supervisors need additional training in leadership skills so that the employee turnover in the Bank could be minimized.
- 4) integration between the strategic and planning Department with the training center should always be maintained so that the training given to employees would be matched with the long term and short term objective of the bank.
- 5) The bank should gather need assessment information through interview survey questionnaire, observation, focus groups and document examination.
- 6) Training is a continuous process. A regular induction and training should be given to employees to balance their knowledge with dynamic environment and their stay in the bank.

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## **6 Annex**

### **6.1 Questionnaire**

#### **Dear respondents**

Enclosed is a questionnaire prepared to assess how for CBE is performing training need assessment before giving employees training and development .

Please respond to the times as directed. When finished seal them in the individual envelope attached with each questionnaire and deliver to the degenerated person

Thank you for participating .

## **Background information**

1) Sex

Male

Female

2) Nationality

.Ethiopian

Expatriate

3) Qualification

.12 Complete

.MSC

.Diploma

.PHD

.BA

4) Position

.Clerical

.Non Clerical

5) Length Of Experience \_\_\_\_\_

6) Have You Ever Taken Training

.Yes

.No

7) If Your Respond To Question No # 6 Is Yes Evaluate The Training You Have Taken In The Light Of The Following Factors :-

	V.good 5	Good 4	Fair	poor 2	V. poor 1	DON'T KNOW
1 what is your perception towards the overall per performance of training & development in cbe ?						
2 what is your perception towards the training you have taken?						
3 were you interested in that specific training area?						
4 can you say your problem was less motive to work rather than training						
5 could you able to grasp the necessary knowledge skill and ability in the training?						
6 can you say your employer shall improve the efficiencies of machines than give training						
7 what was your attitude towards the performances of the trainers in the training session?						
8 can you say your performance increased after you look training?						
9 can you say you have the taken training at the right time?						
10 was the training you have taken directly related to your job?						
11 can you say you are the right person to take that training ?						

**Interview Questionnaire**

✓ 1) What was the training and development centres' objective when it was established ?

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✓ 2) What types of training are given for workers ?

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3) Do you consider the long term and short term objective of the organization when you give training for your employees?

Yes  No  If yes How

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4) Do you think the cost of training justified the benefit of training ?

Yes  No

If No why don't you stop giving training ?

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5) some time poor performance is ascribe to problem of motivation rather than lack of performance. Do you investigate case like this before giving training.

---

6) Does your organization trys to avoid obstacles (like ineffecnce machine) to get the job well done before giving training?

Yes  No



7) Dose the manager permit the employee the needed practice time before commencing training ?

Yes  No  Commencing

8) Have you tried to redesign the job through job simplification before you give training ?

Yes  No  if yes how \_\_\_\_\_

9) Some times the employee might have to be transferred or terminated rather than giving Training. is there any employee who is terminated or transferred due to poor performance? Yes  No

Do you measure the capabilities of trainees to learn before you give training ?

Yes  No  if yes how?

10) Do you measure and compare the performance of the employee before and after the training.

Yes  No  if yes how \_\_\_\_\_

11) Do you take in to consideration the motive of the trainee when you are to give him training?

Yes  No  if yes how? \_\_\_\_\_



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