يا أيها الذين آمنوا لا تأكلوا أموالكم ظلمًا
بالتآكل إلا أن تكون تجارة عين تراض منكم ولا تفتنوا أنفسكم إن الله كأن يكم رجيمًا
صدق الله العظيم

(النساء 29)
DEDICATION

To my mother who taught me the beautiful things in my life.
To my late father who taught me how to deal with things in my life.
To my wife who shared her time with me and to my beloved little daughter Fatima.
To my brothers and sisters.
To all my family, friends and colleagues for their encouragement and support throughout this study.
First of all praise be to God the almighty, the lord of worlds.

Thanks are due to the Sudan University of Science and Technology for availing me the opportunity to conduct this study.

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ABSTRACT

This study was conducted to investigate the impacts of Sudan access to World Trade Organization (WTO) on the contribution of the Sudanese commercial banks to the development of infrastructures. The study depends on both primary and secondary data, the primary data had been collected by formal survey using structured questionnaire the study used multistage stratified random sampling. The Sudanese commercial banks represent the sampling frame, from which the sample was drawn from 32 banks. 13 banks were chosen at random, which represent 33% of the population, while secondary data were collected from relevant institutional sources. Four banks were selected: Sudanese French Bank, Farmer Bank, Savings and Social Development bank and Tadamon Islamic Bank for the period 2005-2009. These banks are selected for reason that data are easily accessible.

Commercial banks encounter several challenges on the local and international levels. Locally, they suffer from low paid up capital and high cost of operations. International problems lie in how to cope with international changes such as use of advanced technologies, qualified manpower, attraction of international savings and provision of quick and accurate services as provided by international banks.

The general objective of the study was to assess the contribution of commercial banks to the development of infrastructures through analysis of the relevant data and comparing them with the total finance of the banks selected for this case study.
The study found that access to WTO will assist banks in increasing the volume of finance to infrastructures particularly dams, electricity supply, roads, ports, health and education services in addition to preparing and increasing capacities of external trade movement in terms of imports and exports as well as eradication of obstacles which prevent such developments.

The study adopted the analytical, descriptive and historical methodology in addition to analyzing the budgets of the four banks.

The study revealed that commercial banks have poor contribution to infrastructure finance, that access to WTO will assist them in increasing their contribution to infrastructure development as a necessity inseparable from easy flow of international trade as well as assisting them to attract foreign capital, and introduce high technology systems of programs and training.

The study recommended that, Sudan has to work hard in all economic fields to be better prepared to respond to the terms and conditions of (WTO) especially in the banking sector as it is closely linked with foreign trade.

After access to (WTO) commercial banks should make serious efforts to increase their capitals, use modern technologies, train their staff and be committed to the terms and conditions of access to (WTO).

Following Sudan fulfillment of (WTO) terms and conditions, commercial banks have to work more effectively in financing and developing infrastructure to facilitate trade between Sudan and other countries.
مستخلص البحث

أجريت هذه الدراسة لتقصي أثر انضمام السودان لمنظمة التجارة الدولية على مساهمة البنوك التجارية في تنمية البنية التحتية. اعتمدت الدراسة على البيانات الأولية والثانوية، تم جمع البيانات الأولية عن طريق العمل على البيانات العشوائية متعددة الطبقات. تم تصميم استبيان أعد مسبقا لهذه الدراسة، البنوك التجارية تمثل إطار الدراسة لأخذ عينة حيث تم اختيار 32 بنك عشوائياً، حيث تم اختيار 13 بنك عشوائياً منها وثقت 33% من مجتمع الدراسة، والمعلومات الثانوية تم جمعها من المؤسسات ذات الصلة بالدراسة. وتم اختيار أربعة بنوك تجارية هي الفرنسي - المزارع - الدخان - التضامن الإسلامي للفترة 2005-2009. ومثبت اختيار هذه البنوك لسهولة الوصول للمعلومات المطلوبة.

تواجه البنوك التجارية تحديات عدة على المستوى المحلي والعالمي، المحلي (ارتفاع تكلفة تشغيل الموارد وتدني أرباح الأموال والتحديات العالمية تتمثل في مواكبة التغييرات العالمية في استخدام تقنيات متطورة وعملية مؤهلة واجتذاب لمدخرات عالمية وتقديم خدمات مثل تلك التي تقدمها البنوك العالمية (من دقة وسرعة).

الهدف العام من هذه الدراسة هو التعرف على مساهمة البنوك التجارية في تنمية البنية التحتية وضمن هذه الدراسة يقوم الباحث بتقصي وتحليل البيانات الخاصة بذلك ومقارنتها بالتمويل الكلي للبنوك التي تم اختيارها لدراسة حالة.

من نتائج هذه الدراسة أن الانضمام لمنظمة التجارة الدولية يساعد البنوك على زيادة تمويل البنية التحتية وخاصة السدود والكهرباء والطرق والموانئ والصحة والتعليم تجهيزاً وزيادة لمواعين حركة التجارة الخارجية من استيراد وتصدير وغيره مع التعرف على المعوقات التي ت الحوار دون ذلك.

قامت الدراسة باتجاه المنهج التحليلي والوصفي والتاريخي وكما اعتمدت على تحليل ميزانيات البنوك التي تم اختيارها كحالة دراسة.
أوضحت الدراسة أن مساهمة البنوك التجارية في تمويل البنية التحتية ضعيفة وأيضاً خلصت الدراسة أن الانضمام لمنظمة التجارة الدولية يساعد البنوك التجارية على زيادة المساهمة في تنمية البنية التحتية كضرورة ملزمة لانطباب التجارة الدولية بسهولة وكما تساعد البنوك على اجتذاب رؤوس أموال أجنبية وبرامج وخبرات تدريبية لأنظمة تدريبية متطورة وعالمية.

على السودان العمل في جميع المجالات الاقتصادية ليكون أكثر استعداداً لتلبية شروط منظمة التجارة الدولية وخاصة في القطاع المصرفي لارتباطه الوثيق بالتجارة الخارجية.

على البنوك التجارية بعد الانضمام العمل على زيادة رؤوس أموالها واستخدام التقنيات الحديثة في أعمالها مع تدريب كوازها عليها والالتزام بشروط الانضمام للمنظمة.

بعد اكتمال شروط الانضمام للمنظمة على البنوك العمل بأكثر فاعلية في تمويل وتنمية البنية التحتية تسهيلًا للتجارة بين السودان والدول الأخرى.
# LIST OF CONTENTS

<table>
<thead>
<tr>
<th>Arabic</th>
<th>English</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>الابية</td>
<td>DEDICATION</td>
<td>ii</td>
</tr>
<tr>
<td>ACKNOWLEDGEMENT</td>
<td></td>
<td>iii</td>
</tr>
<tr>
<td>ABSTRACT</td>
<td></td>
<td>iv</td>
</tr>
<tr>
<td>ABSTRACT IN ARABIC</td>
<td></td>
<td>vi</td>
</tr>
<tr>
<td>LIST OF CONTENTS</td>
<td></td>
<td>viii</td>
</tr>
<tr>
<td>LIST OF TABLES</td>
<td></td>
<td>xi</td>
</tr>
<tr>
<td>LIST OF FIGURES</td>
<td></td>
<td>xix</td>
</tr>
<tr>
<td>LIST OF ABBREVIATIONS</td>
<td></td>
<td>xx</td>
</tr>
<tr>
<td>CHAPTER ONE: INTRODUCTION</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>1.1 Preamble</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>1.2 Importance of the study</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>1.3 The Statement of the Problem</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>1.4 The Objectives of the Study</td>
<td></td>
<td>4</td>
</tr>
<tr>
<td>1.5 Research Questions</td>
<td></td>
<td>4</td>
</tr>
<tr>
<td>1.6 Research Hypotheses</td>
<td></td>
<td>4</td>
</tr>
<tr>
<td>1.7 Organization of the Study</td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>1.8 Research Methodology</td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>1.9 Data Analysis</td>
<td></td>
<td>8</td>
</tr>
<tr>
<td>1.10 Previous Studies</td>
<td></td>
<td>8</td>
</tr>
<tr>
<td>CHAPTER TWO: LITERATURE REVIEW</td>
<td></td>
<td>10</td>
</tr>
<tr>
<td>2.1 Principles of the Trading System</td>
<td></td>
<td>11</td>
</tr>
<tr>
<td>2.2 Encouraging Development and Economic Reform</td>
<td></td>
<td>15</td>
</tr>
<tr>
<td>2.3 Comparative Advantages</td>
<td></td>
<td>17</td>
</tr>
<tr>
<td>2.4 GATT: from Havana to Marrakesh</td>
<td></td>
<td>19</td>
</tr>
<tr>
<td>2.5 World Trade Organization (WTO)</td>
<td></td>
<td>27</td>
</tr>
<tr>
<td>2.6 Services: Rules for Growth and Investment</td>
<td></td>
<td>35</td>
</tr>
<tr>
<td>2.7 International Banking Measures</td>
<td></td>
<td>39</td>
</tr>
<tr>
<td>CHAPTER THREE: WORLD TRADE ORGANIZATION AND SUDAN</td>
<td></td>
<td>46</td>
</tr>
<tr>
<td>3.1 Accession of Least Developed Countries</td>
<td></td>
<td>46</td>
</tr>
<tr>
<td>3.2 Status of World Trade Organization Access Working Party</td>
<td></td>
<td>47</td>
</tr>
<tr>
<td>3.3 The Process of Sudan Accession to World Trade Organization</td>
<td></td>
<td>48</td>
</tr>
</tbody>
</table>
RESTRUCTURING AND REHABILITATION OF
SUDANESE BANKING SYSTEM

4.1 Sudan Economy 73
4.2 The Sudanese Banking System 75
4.3 Structure: Status of the Financial Sector 80
4.4 International Financial Institutions (IMF AND W B) 81
4.5 Financial Sector Regulation and Supervision 84
4.6 Financial Service 85
4.7 Islamic Finance as the Mechanism of Investment 92

CHAPTER FIVE: THE CONTRIBUTION OF SUDANESE COMMERCIAL BANKS TO DEVELOPMENT OF INFRASTRUCTURE IN SUDAN 2005-2009

5.1 Historical Background of Sudanese Commercial Banks 98
5.2 The contribution of Sudanese French Bank to Development Projects 98
5.3 The Contribution of Farmer’s Commercial Bank to development of infrastructure projects finance (2005-2009) 104
5.4 The Contribution of Tadamon Islamic Bank to Development of Infrastructure Projects Finance (2005-2009) 108
5.5 The Contribution of Sudanese Saving and Social Development Bank to Infrastructure Projects Finance (2005-2009) 112

CHAPTER SIX: RESULTS AND DISCUSSION

6.1 The Study of the Sample Size 120
6.2 Statistical Tools Used 123
6.3 Study of Primary Data Analysis 125

SUMMARY, CONCLUSION RESULTS AND RECOMMENDATIONS

RECOMMENDATIONS
Summary 187
Results 188
Recommendation 189
Suggestion for Further Studies 190

BIBLIOGRAPHY 195
APPENDIX 205
# LIST OF TABLES

<table>
<thead>
<tr>
<th>Table</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1</td>
<td>The distribution of sample size</td>
<td>8</td>
</tr>
<tr>
<td>2.1</td>
<td>The stages of development of WTO</td>
<td>22</td>
</tr>
<tr>
<td>5.1</td>
<td>Analysis of finance directed to development of infrastructure by Sudanese French Bank 2005-2009 amount in SDG</td>
<td>102</td>
</tr>
<tr>
<td>5.2</td>
<td>Analysis of finance directed to development of infrastructure by Sudanese French Bank 2005-2009 in million SDGs (SFB, 2009)</td>
<td>104</td>
</tr>
<tr>
<td>5.3</td>
<td>Analysis of finance directed to development of infrastructure by Farmer’s Commercial Bank (SCB, 2009) amount in Million SDG</td>
<td>108</td>
</tr>
<tr>
<td>5.4</td>
<td>Analysis of finance directed to development of infrastructure by Tadamon Islamic Bank 2005-2009 amount in SDG</td>
<td>112</td>
</tr>
<tr>
<td>5.5</td>
<td>Analysis of finance directed to development of infrastructure by Sudanese Saving and Social Development Dank 2005-2009 (SSSD, 2009) amount in SDG</td>
<td>116</td>
</tr>
<tr>
<td>5.6</td>
<td>Analysis of finance directed to development of infrastructure by Sudanese Saving and Social Development Bank 2005-2009 (SSSD, 2009)</td>
<td>118</td>
</tr>
<tr>
<td>5.7</td>
<td>Total Amount of Facilities Granted by the Whole Sudanese Commercial Banks 2005-2009 (amount in million SDG)</td>
<td>118</td>
</tr>
<tr>
<td>6.1</td>
<td>The frequency distribution of the sample according to age variable</td>
<td>121</td>
</tr>
<tr>
<td>6.2</td>
<td>The frequency distribution of the sample according to the variable of academic qualifications</td>
<td>121</td>
</tr>
<tr>
<td>6.3</td>
<td>Frequency distribution according to type of specialization</td>
<td>122</td>
</tr>
<tr>
<td>6.4</td>
<td>Frequency Distribution according to Job the variable</td>
<td>123</td>
</tr>
<tr>
<td>6.5</td>
<td>Frequency distribution according to the variable of years of experience</td>
<td>123</td>
</tr>
<tr>
<td>6.6</td>
<td>Alpha-Cranapach results</td>
<td>124</td>
</tr>
<tr>
<td>6.7</td>
<td>Frequency distribution to illustrate to what extent liberalization of the banking services assisted in increasing banking deposits</td>
<td>125</td>
</tr>
</tbody>
</table>
6.8 The frequency distribution of the statement that liberalization of the banking services assist in widening the circle of the benefits from development sector finance 126
6.9 The frequency distribution of the statement that liberalization of the banking services and removing of constraints will assist in increasing the volume of exports 126
6.10 The frequency distribution of the statement that liberalization of the banking services assist in increasing banking awareness and geographical distribution 127
6.11 The frequency distribution of the statement that liberalization of the banking services decreased the role of Sudanese central bank of controlling and assuming only the role of supervision 127
6.12 The frequency distribution of the statement that liberalization of the banking services decreased the role of Sudanese central bank of controlling and assuming only the role of supervision 128
6.13 The frequency distribution of the statement that liberalization of the banking services assisted in attracting the poor saving deposits, and enhanced social development and micro finance facilities 128
6.14 The frequency distribution of the statement that the liberalization of banking services increased the management cost of establishing a comprehensive and high technology in banking industry 129
6.15 The frequency distribution of the statement that liberalization of banking services assisted in attraction of the foreign capital to reinforce the local commercial banks capital 129
6.16 The frequency distribution of the statement liberalization of the banking services and removing of barriers 130
6.17 The frequency distribution: of the statement liberalization of the banking services improve the quality and acceptance of the banking services 130

Table Title

6.18 The Frequency Distribution of the statement that Liberalization of the Banking Services facilitate the local currency exchange with foreign currencies and allow to work according to the market mechanism without barriers 131
6.19 The frequency distribution of the statement that liberalization of the banking services, promoted implementation of institutional control and application of international accounting and legislation standards  
6.20 The frequency distribution of the statement that liberalization of the banking services, add value to promotion of manpower  
6.21 The frequency distribution of the statement that the strategies of the world trade organization encouraged the international geographical expansion of banks  
6.22 The frequency distribution of the statement that the strategies and policies of the organization encouraged the banks to apply the international standards of Basel (1), (2) and (3) and the international Islamic financial system  
6.23 The frequency distribution of the statement that the strategies and policies of the organization encouraged the banks to build up wide data bases and adopt advanced technology  
6.24 The frequency distribution of the statement that the strategies and policies of WTO assist in enhancing comparative advantage products  
6.25 The frequency distribution of the statement that the strategies and policies of WTO encourage free economy  
6.26 The frequency distribution of the statement the strategies and policies of central bank encourage development projects finance  
6.27 The frequency distribution of the statement that strategies and policies of (CBOS) should be changed to encourage imports of goods & services finance after admission to W.T.O  

**Table Title**

6.28 Table (5-28) reveals that only 2.6% of the respondents disagree that (CBOS) strategies and policies encourage oil exports 50.5% agree, (32.1%). agree strongly and 13.7% are abstainers  
6.29 The Frequency Distribution of the statement That strategies and Policies of CBOS) do not interfere in determining foreign exchange rate after accession of Sudan to the W.T.O
6.30 The frequency distribution of the statement that strategies and policies of (CBOS) encourage commercial banks to increase their paid up capital and accept the option of merger

6.31 The frequency distribution of the statement that the strategies and policies of central bank encourage long-term development and micro finance

6.32 The frequency distribution of the statement that the strategies and policies of central bank does not issue indicative banking services tariff to let free competition between banks

6.33 The frequency distribution of the statement that strategies and policies of central bank imposes some constraints on banking services related to foreign currencies

6.34 The frequency distribution of the statement that access to the world trade organization assists commercial banks to increase the volume of finance and deposits

6.35 The frequency distribution of the statement that the access to the world trade organization will assist commercial banks to explore to new sectors and banking products

6.36 The frequency distribution of the statement that the access to the world trade organization will assist commercial banks to develop traditional sectors in the rural areas, specially agriculture, and animal production

6.37 The frequency distribution of the statement that access to the world trade organization will assist commercial banks to provide facilities to development projects, especially infrastructure

Table Title Page

6.38 The frequency distribution of the statement that access to the world trade organization will assist commercial banks to create a wide inter banking relationships with international banks via correspondent banks and exchange of experience

6.39 The frequency distribution of the statement that access to the world trade organization will assist commercial banks to disseminate banking awareness among bank customers and the bulk of the population at large
The frequency distribution of the statement access to the world trade organization will assist commercial banks in promotion of banking services with quick delivery.

The frequency distribution of the statement access to the world trade organization assist commercial banks to create banking services with high quality to match competition and recurrent customer demands and especially those from abroad.

The frequency distribution of the statement access to the world trade organization will assist commercial banks to catch up with international banks in providing excellent banking services.

The frequency distribution of the statement access to the world trade organization will assist commercial banks to introduce new banking facilities.

The frequency distribution of the statement access to the world trade organization will assist commercial banks to introduce banking services to customers abroad easily.

The frequency distribution of the statement that access to the world trade organization will assist commercial banks to attract foreign investment favoring development finance.

The frequency distribution of the statement that access to the world trade organization will assist commercial banks to remove barriers from banking services and financing products.

The frequency distribution of the statement access to the world trade organization will assist commercial banks increase their knowledge about the best systems and technology used in international banks.

The frequency distribution of the statement access to the world trade organization will help commercial banks to be adapted to international standards, basel 1-2and 3 in the risk management operations.

The frequency distribution of the statement access to the world trade organization will assist commercial banks to adapt to the application of principles of transparency and disclosure in their business transactions.

The frequency distribution of the statement that access to the world trade organization will...
world trade organization will assist the commercial banks to
apply the principles of rating according to the international
Islamic financial board

6.51 The frequency distribution of the statement that whether access
to the world trade organization should stipulate commercial
banks must apply the principles of corporate governance in
their board of directors 147

6.52 The frequency distribution of the statement that access to the
world trade organization will assist commercial banks to adopt
application of advanced technology 148

6.53 The frequency distribution of the statement that access to the
world trade organization will help the commercial banks to
adopt to management of risk in their financial reports 148

6.54 The frequency distribution of the statement that access to the
world trade organization will enable the commercial to comply
with compliance officer reports as institution control
mechanism 149

6.55 The frequency distribution of the statement that access to the
world trade organization will enhance compliance of
commercial banks with the instructions of sharia supervisory
board 149

6.56 The frequency distribution of the statement that whether access
to the world trade organization must stipulate that commercial
banks should apply the standards of financial safety measures 150

<table>
<thead>
<tr>
<th>Table</th>
<th>Title</th>
</tr>
</thead>
</table>
| 6.57  | The frequency distribution of the statement that whether access
to the world trade organization should stipulate that banks must
apply advanced technology and modern systems in staff training |
| 150   |  |
| 6.58  | The frequency distribution of the statement that access to the
world trade organization binds the commercial banks to abide
by application of international financial standards that comply
with sharia laws |
| 151   |  |
| 6.59  | The frequency distribution of the statement that whether access
to the world trade organization should stipulate that |
| 151   |
commercial banks should observe risk management in their operations.

6.60 The frequency distribution of the statement that access to the world trade organization stipulate that commercial banks should observe Sudanese central bank instructions as organizing body.

6.61 The frequency distribution of the statement that access to the world trade organization stipulate that the commercial banks should apply the standards of transparency and disclosure in their report via electronic media.

6.62 The frequency distribution of the statement that commercial banks contribution to development of infrastructure finance is poor due to the fact that economic policies are discouraging.

6.63 The frequency distribution of the statement that commercial banks contribution to development of infrastructure finance is poor for the reason that their structure and resources are weak.

6.64 The frequency distribution of the statement that commercial banks contribution to development of infrastructure finance is poor because this kind of finance is not feasible.

6.65 The frequency distribution of the statement that commercial banks contribution to development of infrastructure finance is poor because this kind of finance does not comply with Basel (1) and (2) standards specially capital adequacy ratio.

6.66 The frequency distribution of the statement that commercial banks savings and investment deposits are modest compared with total components of banks deposits.

6.67 The frequency distribution of the statement that the commercial banks in underdeveloped countries do not prefer long-term development because it is risky.

6.68 The frequency distribution of the statement commercial banks consider that the volume of development of infrastructure finance is too big which has adverse effect on other forms of finance.

6.69 The frequency distribution of the statement that by giving...
finance to priority economic sectors, commercial banks pay
more business tax than when they invest in financial certificates

6.70 The frequency distribution of the statement that commercial
banks, consider that development of infrastructure finance
needs big capital and more time for repayment which affect the
bank revenue by high inflation rate and depreciation

6.71 The frequency Distribution of the statement that commercial
banks regard that the micro finance has a weak collateral
securities because of the absence of civil society institutions
and corporative movement

6.72 The frequency distribution of the statement that commercial
banks assume in advance that the development of infrastructure
finance is insolvency finance

6.73 The frequency distribution of the statement that commercial
banks assume that the customers of micro finance and
development of infrastructure finance, beneficiaries need
banking awareness about the importance of repayment in time

6.74 The frequency Distribution of the statement that commercial
banks assume that micro finance requires more administration
cost than other forms of finance

6.75 The frequency distribution of the statement that commercial
banks prefer to finance businessmen, who have good
guarantees .and short term finance which involves less risk

Table

<table>
<thead>
<tr>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.76 Median square value for the respondents answers to all hypothesis statements</td>
<td>161</td>
</tr>
<tr>
<td>6.77 The frequency distribution table for the study sample group answers, to all hypothesis statements</td>
<td>166</td>
</tr>
<tr>
<td>6.78 Median and chi-square values for the respondents answers to all hypothesis statements</td>
<td>167</td>
</tr>
<tr>
<td>6.79 The frequency table for the group sample answers, to all hypothesis statements</td>
<td>172</td>
</tr>
<tr>
<td>6.80 The median and chi-square value for the respondents answers to all hypothesis statements</td>
<td>173</td>
</tr>
<tr>
<td>6.81 The median and chi-square value for the respondents answers to all hypothesis statements</td>
<td>179</td>
</tr>
</tbody>
</table>
6.82 The median and chi-square value for the respondents answers to all hypothesis statements 180
6.83 The median and chi-square value for the respondents answers to all hypothesis statement 185
6.84 The median and chi-square value for the respondents answers to all statement of the fifth hypothesis 186
6.85 The median and chi-square value for the respondents answers to all hypothesis statements 191

LIST OF FIGURES

<table>
<thead>
<tr>
<th>Fig</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.1</td>
<td>The world Trade Organization Structure</td>
<td>29</td>
</tr>
</tbody>
</table>
LIST OF ABBREVIATIONS

AfT Aid for Trade Initiative
BCBS Basel Committee on Banking Supervision
BCP Basel Core Principles
CBOS Central Bank of Sudan
CFTC Commodity Futures Trading Commission (US)
CG Corporate Governance
COMESA Common Market of East and South Africa
CPA Comprehensive Peace Agreement
CPSS Committee on Payment and Settlement System
DTIS Trade Integration Study
EEC European Economic Community
EIF Enhanced Integrated Framework
EU European Union
FDI Foreign Direct Investment
FSA Financial Services Agency (Japan – also JFAS)
FSAP Financial Sector Assessment Programme (IMF)
FSAP Financial Sector Assessment Programme
FSF Financial Stability Forum
GAAT General Agreement on Trade and Tariff
GATS General Agreement on Trade in Services
GDDS General Data Dissemination System
GDP Gross Domestic Products
IAIS International Association of Insurance Supervisors
IASB International Accounting Standards Board's
ICR Insolvency and Creditor Rights
IFIAR  International Forum of Independent Audit Regulators
IMF   International Monetary Fund
IMFC  International Monetary and Financial Committee
IOSCO International organization of Securities Commissions
ISAs  International Standards on Auditing
ISP   Insurance Supervisory Principles
ITO   International Trade Organization
LDCs  The lower Development Countries
MFN   Most Favor Nation
MLTS  Multilateral Trade System
OECD  Organization for Economic Co-operation and Development
Ph.D  Doctor of Philosophy
ROSC  Report on the Observance of Standards and Codes (IMF)
RSSS  Recommendations for Securities Settlement Systems
SDDS  Special Data Dissemination Standard
SDG   Sudanese Pound
SPLA  Sudan People's Liberation Army
SPLM  Sudanese People Liberty Movement
SPS   sanitary and phytosanitary measures
SSMO  Sudanese Standards Metrology Organization
STDF  The Standards Trade Development Facility
TAMS  Total Aggregate Measurement of Support
TBT   technical barriers to trade
TIB   Tadamon Islamic Bank
TPRM  Trade Polices Review Mechanism
TRIPS Trade-Related Aspects of Intellectual Property Rights
<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Name</th>
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<tr>
<td>UK</td>
<td>United Kingdom</td>
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<tr>
<td>UN</td>
<td>United Nation</td>
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<tr>
<td>UNCITRAL</td>
<td>United Nations Commission on International Trade Law</td>
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<tr>
<td>US</td>
<td>United State</td>
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<td>WB</td>
<td>World Bank</td>
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