﴿ يَا أَيُّهَا الَّـذِينَ آمَنُـواْ لاَ تَـأْكُلُواْ أَمْـوَالَكُمْ بَيْنَكُـمْ
بِالْبَاطِلِ إِلاَّ أَن تَكُونَ تِجَارَةً عَن تَرَاضٍ مِّنكُمْ وَلاَ
تَقْتُلُواْ أَنفُسَكُمْ إِنَّ اللّهَ كَانَ بِكُمْ رَحِيماً ﴾

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.

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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 هـذه الدراسـة لتقصـي أثـر انضـمام السـودان لمنظمـة التجـارة الدولية على مساهمة البنوك التجارية في تنمية البني التحتيـة. اعتمـدت الدراسة على البيانات الأوليـة والثانويـة، تـم جمـع البيانـات الأوليـة عـن طريق العينة العشوائية متعـددة الطبقـات ث تـم تصـميم اسـتبيان أعـد مسبقاً لهذه الدراسة، البنوك التجارية تمثـل الإطـار العـام لأخـذ العينـة، حيث تم اختيار 32 بنك عشوائياً. حيث تم اختيار 13 بنـك عشـوائياً منهـا وتُقدر 33% من مجتمع الدراسة، والمعلومـات الثانويـة تـم جمعهـا مـن المؤسسات ذات الصلة بالدراسة. وتم اختيـار أربعـة بنـوك تجاريـة هـي الفرنسي – المـزارع – الادخـار – التضـامن الإسـلامي للفـترة 2005 – 2009م. وتم اختيار هذه البنوك لسهولة الوصول للمعلومات المطلوبة.

تواجه البنوك التجارية تحديات عدة علـى المسـتوي المحلـي والعـالمي، المحلي (ارتفاع تكلفة تشغيل الموارد وتدنئ رؤوس الأموال والتحـديات العالميـة تتمثـل فـي مواكبـة التغيـرات العالميـة فـي اسـتخدام تقنيـات متطورة وعمالة مؤهلة واجتذاب لمدخرات عالمية وتقديم خدمات مثـل تلك التي تقدمها البنوك العالمية (من دقة وسرعة).

الهـدف العـام مـن هـذه الدراسـة هـو التعـرف علـى مسـاهمة البنـوك التجارية في تنميـة البنيـة التحتيـة وضـمن هـذه الدراسـة يقـوم البـاحث بتقصي وتحليل البيانات الخاصة بذلك ومقارنتها بالتمويل الكلـي للبنـوك التي تم اختيارها لدراسة حالة.

من نتائج هـذه الدراسـة أن الانضـمام لمنظمـة التجـارة الدوليـة يسـاعد البنـوك علـى زيـادة تمويـل البنيـة التحتيـة وخاصـة السـدود والكهربـاء والطـرق والمـوانئ والصـحة والتعليـم تجهيـزاً وزيـادة لمـواعين حركـة التجارة الخارجية من استيراد وتصدير وغيره مع التعرف على المعوقات التي تحول دون ذلك.

قـامت الدراسـة بانتهـاج المنهـج التحليلـي والوصـفي والتـاريخي وكمـا 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 ملازمة لانسياب التجارة الدولية بسهولة وكما تساعد البنوك على اجتذاب رؤوس أموال أجنبية وبرامج وخبرات تدريبية لأنظمة تفنية 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 كوادرها عليها والالتزام بشروط الانضمام للمنظمة.

بعد اكتمال شروط الانضمام للمنظمة على البنوك العمل بأكثر فاعلية في تمويل وتنمية البنية التحتية تسهيلاً للتجارة بين السودان والدول الأخرى.

LIST OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

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 Counties
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 Revie`w Mechanism
TRIPS	Trade-Related Aspects of Intellectual Property Rights

UK	United Kingdom
UN	United Nation
UNCITRAL	United Nations Commission on International Trade Law
US	United State
WB	World Bank
WTO	World Trade Organization