

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا﴾
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 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 العينة العشوائية متعددة الطبقات ثم تصميم استبيان أعد مسبقاً لهذه الدراسة، البنوك التجارية تمثل الإطار العام لأخذ العينة، حيث تم اختيار 32 بنك عشوائياً. حيث تم اختيار 13 بنك عشوائياً منها وتقدر 33% من مجتمع الدراسة، والمعلومات الثانوية تم جمعها من المؤسسات ذات الصلة بالدراسة. وتم اختيار أربعة بنوك تجارية هي الفرنسي - المزارع - الادخار - التضامن الإسلامي للفترة 2005 - 2009م. وتم اختيار هذه البنوك لسهولة الوصول للمعلومات المطلوبة.

تواجه البنوك التجارية تحديات عدة على المستوي المحلي والعالمي، المحلي (ارتفاع تكلفة تشغيل الموارد وتدني رؤوس الأموال والتحديات العالمية تتمثل في مواكبة التغيرات العالمية في استخدام تقنيات متطورة وعمالة مؤهلة واجتذاب لمخدرات 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 تحول دون ذلك.

قامت الدراسة بانتهاء 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 ملازمة لانسياب التجارة الدولية بسهولة وكما تساعد البنوك على اجتذاب رؤوس أموال أجنبية وبرامج وخبرات تدريبية لأنظمة تقنية 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

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

RESTRUCTURING AND REHABILITATION OF	
SUDANESE BANKING SYSTEM	73
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	97
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	120
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	192`
Summary	187
Results	188
Recommendation	189
Suggestion for Further Studies	190
BIBLIOGRAPHY	195
APPENDIX	205

LIST OF TABLES

Table	Title	Page
1.1	The distribution of sample size	8
2.1	The stages of development of WTO	22
5.1	Analysis of finance directed to development of infrastructure by Sudanese French Bank 2005- 2009 amount in SDG	102
5.2	Analysis of finance directed to development of infrastructure by Sudanese French Bank 2005-2009 in million SDGs (SFB, 2009)	104
5.3	Analysis of finance directed to development of infrastructure by Famer's Commercial Bank (SCB, 2009) amount in Million SDG	108
5.4	Analysis of finance directed to development of infrastructure by Tadamon Islamic Bank 2005-2009 amount in SDG	112
5.5	Analysis of finance directed to development of infrastructure by Sudanese Saving and Social Development Dank 2005- 2009 (SSSD, 2009) amount in SDG	116
5.6	Analysis of finance directed to development of infrastructure by Sudanese Saving and Social Development Bank 2005-2009 (SSSD, 2009)	118
5.7	Total Amount of Facilities Granted by the Whole Sudanese Commercial Banks 2005- 2009 (amount in million SDG)	118
6.1	The frequency distribution of the sample according to age variable	121
6.2	The frequency distribution of the sample according to the variable of academic qualifications	121
6.3	Frequency distribution according to type of specialization	122
6.4	Frequency Distribution according to Job the variable	123
6.5	Frequency distribution according to the variable of years of experience	123
6.6	Alpha-Cranapach results	124
Table	Title	Page
6.7	Frequency distribution to illustrate to what extent liberalization of the banking services assisted in increasing banking deposits	125

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	Page
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	131
6.20	The frequency distribution of the statement that liberalization of the banking services, add value to promotion of manpower	132
6.21	The frequency distribution of the statement that the strategies of the world trade organization encouraged the international geographical expansion of banks	132
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	133
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	133
6.24	The frequency distribution of the statement that the strategies and policies of WTO assist in enhancing comparative advantage products	134
6.25	The frequency distribution of the statement that the strategies and policies of WTO encourage free economy	134
6.26	The frequency distribution of the statement the strategies and policies of central bank encourage development projects finance	135
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	135

Table	Title	Page
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	136
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	136

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	136
6.31	The frequency distribution of the statement that the strategies and policies of central bank encourage long-term development and micro finance	136
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	138
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	138
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	139
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	139
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	140
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	140

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	141
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	141

6.40	The frequency distribution of the statement access to the world trade organization will assist commercial banks in promotion of banking services with quick delivery	142
6.41	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	142
6.42	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	143
6.43	The frequency distribution of the statement access to the world trade organization will assist commercial banks to introduce new banking facilities	143
6.44	The frequency distribution of the statement access to the world trade organization will assist commercial banks to introduce banking services to customers abroad easily	144
6.45	The frequency distribution of the statement that access to the world trade organization will assist commercial banks to attract foreign investment favoring development finance	144
6.46	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	145
6.47	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	145
Table	Title	Page
6.48	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	146
6.49	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	146
6.50	The frequency distribution of the statement that access to the	147

	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	Title	Page
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	152
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	152
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	153
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	153
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	154
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	154
Table	Title	Page
6.66	The frequency distribution of the statement that commercial banks savings and investment deposits are modest compared with total components of banks deposits	155
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.	155
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	156
6.69	The frequency distribution of the statement that by giving	156

	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	157
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	157
6.72	The frequency distribution of the statement that commercial banks assume in advance that the development of infrastructure finance is insolvency finance	158
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	158
6.74	The frequency Distribution of the statement that commercial banks assume that micro finance requires more administration cost than other forms of finance	159
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	159
Table	Title	Page
6.76	Median square value for the respondents answers to all hypothesis statements	161
6.77	The frequency distribution table for the study sample group answers, to all hypothesis statements	166
6.78	Median and chi-square values for the respondents answers to all hypothesis statements	167
6.79	The frequency table for the group sample answers, to all hypothesis statements	172
6.80	The median and chi-square value for the respondents answers to all hypothesis statements	173
6.81	The median and chi-square value for the respondents answers to all hypothesis statements	179

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

Fig	Title	Page
2.1	The world Trade Organization Structure	29

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 Policies Review 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