

*Vol. 4, No. 1*

*May (2020)*



# Journal of Economic Growth and Entrepreneurship

*JEGE is an Academic and Bimonthly Journal with a Highly Scientific  
Committee*



**Spatial and Entrepreneurial Development Studies**



**Laboratory Publisher**

University of Adrar.

Adrar 01000, Algeria.



<https://jege.univ-adrar.dz/>

JEGE

ISSN: 2710-8511

# Journal of Economic Growth and Entrepreneurship (JEGE)

**The JEGE Honorary President**  
*The Rector, University of ADRAR-ALGERIA.*

**Editor-in-chief, Head of the journal, Director of the SED laboratory.**  
*Professor. Ali YOUSFATE, SED Lab (University of adrar-ALGERIA).*

**Associate Editor**  
*Doctor. Leila AYED, SED Lab (University of adrar-ALGERIA).*

*Dr. BelbaliAbderahim, SED  
Lab, Univ-Adrar .Algeria.*

*Dr. AkacemHasna, SED Lab,  
Univ-Adrar .Algeria.*

*Dr. HouariMansori, SED Lab,  
Univ-Adrar .Algeria.*

*Pr. MoulayM'hmed, SED Lab,  
Univ-Adrar .Algeria.*

*Dr. Bouzid Ali, SED Lab, Univ-  
Adrar .Algeria.*

## **Contactus**

JEGE e-mail : jegeinfo@univ-adrar.dz  
Thelaboratory e-mail :sedlab@univ-adrar.dz

All correspondences to be addressed to:

### **Editor**

Journal of EconomicGrowth and Entrepreneurship  
Spatial and Entrepreneurial Development Studies Laboratory  
Prof. YOUSFATE ALI  
Laboratories Hall,  
University of Adrar.  
Adrar 01000, Algeria.

### **Copyright**

Copyright rests with the authors of the respective papers, who alone are responsible for the views expressed.

# Journal of Economic Growth and Entrepreneurship (JEGE)

## Editorial Board

*Dr. **leila Alaoui**, University of Sousse, Tunisia.*

*Dr **Fahad Al Duwailah**, Kuwait's National Security College, Kuwait.*

*Dr. **Tariq Hashim**, University of Philadelphia - Jordan.*

*Dr. **Fadel Al-Ghazali**, University of Kufa Iraq*

*Dr. **Hider Niama**, University of Kufa Iraq*

*Pr. **Tair Kaddumi**, Applied Science University, Jordan.*

*Prof. Ben Habib Abdel Razak, University of Tlemcen.*

*Prof. Qudi Abdul Majeed, University of Algeria.*

*Prof. Ayash Zoubeir, University of Oum El Bouaghi.*

*Prof. Salouachi Hisham, High School of Commerce*

*Dr. Elarbi Mostpha, University of Basbar.*

*Dr. Boudi Abdul Samad, University of Basbar*

*Dr. Noureddine Jawadi, University of Eloued*

*Dr. Si Mohamed Kamal, Ain Temnouch University Center*

*Dr. Jallouli Mohamed, University of Saida.*

*Dr. Mufeed Abdul-Laawi, University of Eloued.*

*Dr. Hadidi Adam, University of Djelfa.*

*Dr. **ATTACHIR Oussama**, University of Marrakech, Morocco.*

*Dr. Zaghba Talal, University of M'sila.*

*Dr. Sofiane MOSTFAOUI, University of Adrar*

*Dr **Hani Al Bardan**,*

*Bournemouth University, UK.*

*Dr. **Nasser Alareqe**, International Islamic University Malaysia.*

*Dr. **Nasser Al-Khudairi**, King Abdulaziz University, KSA.*

*Dr. **Nasser Yousef**, International Islamic University, Malaysia*

*Dr. **Ahmed Hilmi**, Ain shames University, Egypte.*

*Prof. Ben Bouziane Mohamed, University of Tlemcen.*

*Prof. Makhloufi Abdel Salam, University of Basbar.*

*Prof. Adjila Mohamed, University of Ghardaia.*

*Prof. Yahiaoui Naima, University of Batna*

*Prof. Oqba Abdel-Laawi, University of Eloued.*

*Prof. Siddiki Ahmed, University of Adrar.*

*Dr. Rjem Khaled, University of Ouargla.*

*Dr. Boudella Youssef, University of Boumerdes*

*Dr. Ben Ayad Mohamed Samir, University of Sidi Bel Abbes.*

*Dr. Ait Kaci Radouane, University of Algiers.*

*Dr. Yahiaoui Lakhdar, University Center Ain Temnouch.*

*Dr. Abada Mohamed, University of Bordj Bou Arreridj .*

*Dr. Madjdoub Khaira, University of Tiaret.*

*Dr. Elbez Kaltum, University of Bouira*

*Dr. **ABDELLI Idriss**, University of Blida.*

## **Aims and Scope**

The journal is interested by all the economic studies including the following subdisciplines : The Financial Economics, Econometrics, The Economics of Banking, The Economics of Development, International Finance, Public Finance and Taxation...etc.

The interest of the journal combines also the management subjects like: Management, Marketing, Strategic management, Human Resource Management, Systems of Information and Communication, Accounting, Auditing, Corporate Finance, Feasibility Studies, Operational Management, Models of Decision Making...

The focus of the journal widens to include the empirical methods in Economics and Finance like: Statistics, Probability, Data Analysis; and the economic and managerial topics related to Sociology, Psychology and Law issues.

## **Conditions of Submissions**

- 1- The journal is interested only by the sound scientific researches including empirical studies (Econometrics, Mathematical Modelling, SEM....) and the researches including reviewing previous papers already published in highly indexed journals.
- 2- All the submitted papers must respect the template design Word 2007 available at: <https://jege.univ-adrar.dz/index.php?journal=jege&page=about&op=submissions>
- 3- References must to be according to APA method.
- 4- The journal accepts only the submitted papers written in a sound and a correct English language
- 5- JEGE is a peer reviewed journal and all the submitted papers pass by Plagiarism Software to check the accuracy of the paper.

The submitted papers must be sent via ASJP platform  
Or E-mail: [jgeesubmit@gmail.com](mailto:jgeesubmit@gmail.com)

## **Submission Fees**

There is no submission fee (Free)

## **Contents**

|  |           |
|--|-----------|
| Note from the Editors  | ii-iv     |
| <b>Articles</b>  |           |
| <b>Digital women and entrepreneurship in the social media study on a sample of e-women marketers in Bechar</b><br><i>Drim Fatima Zahra</i>                         | <b>1</b>  |
| <b>Social Entrepreneurship : Concept And Subject</b><br><i>Ben Hakkoum Ali, Badri Abd Elmadjid</i>   | <b>9</b>  |
| <b>Murabaha Risk Management in Islamic Finance</b><br><i>Basouih mouna, Nmer Rabiha , Mimouni Yacine</i>   | <b>19</b> |
| <b>Banking reforms and the extent to which commercial banks respond to them</b><br><i>Kerroumi Assia</i>   | <b>31</b> |
| <b>The basis of customs reconciliation in light of criminal jurisprudence opinions.</b><br><i>Moumni Ahmed</i>   | <b>51</b> |
| <b>Entrepreneurship education at the university as a mechanism for building a future entrepreneur</b><br><i>Nafissa Khemis, Djabra Medjdoub, Khadiga Berguiga.</i> | <b>59</b> |
| <b>Mechanisms of managing electronic banking risks in the Algerian banking system</b><br><i>Djelaila Abdeldjalil, Ouafi Nadjem.</i>                                | <b>67</b> |
| <b>Development approaches in Algeria between the Euro-Mediterranean partnership and the requirements of good governance</b><br><i>Regaiguia Fatma Zohra</i>        | <b>75</b> |