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## AN APPRAISAL OF ENTREPRENEURSHIP AND ECONOMIC DEVELOPMENT IN ISLAM

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### ABSTRACT

*Islam encouraged Muslims to engage in any legitimate business activity right from the time of the Noble Prophet Muhammad (SAW). Islam sees business activities as a form of Ibadah (worship) as it was made lawful by Allah in the Qur'an. Muslims are encouraged to enjoying good and forbidden wrong in this world. Today, many Muslims entrepreneurs have neglected the teachings of Islam in regards to their business activities. The study adopts descriptive and interpretative methods, and both primary and secondary sources of data were used. The study discussed the entrepreneurship as an alternative for economic development from Islamic perspective. It also examined the essentials factors needed in Islamic business ethics. The findings of the study affirmed that in the contemporary society, many Muslims entrepreneurs and traders are conducting business regardless of its legitimacy or illegitimacy. The study also revealed that Islamic teachings on entrepreneurship and economic development proscribed in the Qur'an and Sunnah of Prophet Muhammad (SAW) are the best way to succeed in any types of legitimate business. It recommends that Muslim entrepreneurs must be guided by the Qur'an and Sunnah, and should avoid practicing Riba (usury) in totality.*

**Keywords:** *Entrepreneurship, Islamic Business Ethics, Riba, Economic Development, Islam.*

## Introduction

In Islam, entrepreneurship sees as an alternative of economic development and business opportunities beyond resources controlled, and it also been considered an alternative way to eradicate poverty in the society (Mohd et al., n.d). Islam guides to various profession including how a Muslim lived his life as an entrepreneur. It is an obligation and a necessary condition that a Muslim entrepreneur must run his business based on the teachings of Qur'an and Sunnah of Prophet Muhammad (SAW). Justice, sincerity and honesty are required in every business transactions made between two parties, and as well as the common knowledge of that particular business. Islam provides guidelines for spiritual matters and worldly matters including the conduct of business management. Entrepreneurship and economic development characterized by Taqwa (faith), Tawakkul (dependence in Allah), management and proper use of resources. Also the use of permissible sources of production and the production of permissible products, trustworthiness in all dealings, fairness and transparency in all business activities were applicable to Muslims entrepreneurs (Maryam, Ayesha and Ayesha, 2016).

Muslims are encouraged to engage in a lawful business activities; and every business that was consistent with the teachings of Islam considered an act of worship to Almighty Allah. Therefore, all practices that are in accordance with the Islamic principles are counted as good deeds and will be rewarded by Allah. Thus, the Almighty Allah says in the Noble Qur'an:

*"And whoever does righteous deeds, whether male or female, while being a believer, those will enter Paradise and will not be wronged, (even as much as) the speck on a date seed" (Qur'an, 4:124).*

Entrepreneurship is a catalyst and major contributor to the economic development of any country in the world. Islam encourages Muslims to participate in a lawful business activities since business was made lawful and allowed in Islam. Regarding business activities as a form of worship and the essentials ethics of Islamic business transactions made a Muslim to become a successful entrepreneur here and the hereafter. Thus, Muslim entrepreneurs are to conduct their business in accordance with the teachings and guidelines of Qur'an and Hadith of Prophet Muhammad (SAW).

The study of entrepreneurship and economic development from Islamic perspective is lacking in the contemporary Islamic communities (Amir & Yusuf, 2020). Thus, the studies on entrepreneurship conducted by the previous researchers focused on economic aspects and the relationship between Islamic entrepreneurship and western status of entrepreneurship. This study focused on entrepreneurship and economic development

proscribed in the Qur'an and Hadith of Prophet Muhammad (SAW) as well as what must be considered by the Muslim entrepreneurs.

### Meaning of Ethics in Islam

Ethics is derived from Greek word "ethos" and French word "ethique" and as well as Latin "ethice". The aforementioned words denotes the following meaning: character, behavior, moral, principle and value that are trusted by individuals or groups. Many scholars defined ethics as a set of values, norms and moral basis regarding the behavior of individuals in a social group. It allows people to distinguish between an action as right or wrong and as a good or bad (James, 1998).

In Islam, ethics is the noble character (اخلاق) which is the most appropriate term to describe the ethics in Islamic religion. اخلاق as a noble characters and ethics of the soul, usually refers to the character and characteristic, attributes, behavior and habits of human beings (Noresah, 2000). Thus, اخلاق is embedded in the soul of every individual and reflected in their deeds. According to Abu Hamid Imam Muhammad al-Ghazali (1990) and Ibn Miskawayh (1961) that اخلاق is a trait that embedded in the soul of individuals, and each individual's deed occurs spontaneously due to the existence of these attributes.

اخلاق is the combination of balance between the spiritual elements and physical elements, and it became the primary basis in the formation of a Muslim life. The implementation of ethical values which guided by the philosophy of *Tauheed* will give the universal measurement of value system that should be followed by every human being in this world. Thus, the formation of Muslim entrepreneur, ethics is based on the values of اخلاق. Muslim entrepreneurs are bound to the concept of good relationship with the Almighty Allah, people and the environment either it is intrinsic or extrinsic in each of their behaviors and deeds. This relationship will produce the ethical values of Muslim entrepreneurs with piety, compassion and trust. This ethical values will guide the behaviors and manners of communication between Muslim entrepreneurs with other people in business transactions; and would make their business plans successful and achievable (Mohd. et al., n.d).

### Islamic View on Entrepreneurship and Economic Development

Islam being a complete and peaceful religion of Allah, do not only restricted the Muslims in faith and worship alone, also taught about other scientific aspects such as business activities and economic development. Islam encouraged Muslims to engage in lawful business and entrepreneurial activities comprehensively. Islam explained on how Muslims would run business and companies in line with the teachings of the Qur'an and Hadith of

Prophet Muhammad (SAW). In other words, the concept of entrepreneurship is accepted, encouraged and clearly set up in Islamic Shari'ah. Islam is also known as the religion of entrepreneurship and economic development, it is defined by the verses of the Qur'an and the Sunnah of Prophet Muhammad (SAW) which affirmed and encourages entrepreneurship activities, risks taking and innovative for Muslim economic development (Dedeng, 2016). Entrepreneurship is the process of creating, managing and designing organization to produce something unique, innovating opportunities and improving the growth of economy (Drucker, 1985). Thus, an entrepreneur is a person who creates and innovates to build something unique of recognized value around perceived opportunities for economic development.

Entrepreneurship in Islamic perspective is a system and process of conducting business based on the teachings of Islam (Kamal, n.d). Muslims were encouraged to strive to be independent in life. Thus, the following verses from the Qur'an are fundamental for entrepreneurship and economic development:

*"... and Allah has allowed trading and forbidden usury..."* (Qur'an; 2:275).

*"And out of His mercy He has made for you the night and the day, that you may rest therein, and that you may seek of His grace, and that you may give thanks"* (Qur'an; 28:73).

*"And We have made the night and the day two signs, then We have made the sign of the night to pass away and We have made the sign of the day manifest, so that you may seek grace from your Lord, and that you might know the numbering of years and the reckoning; and We have explained everything with distinctness"* (Qur'an; 17:12).

*"And certainly We have established you in the earth and made in it means of livelihood for you; little it is that you give thanks"* (Qur'an; 7:10).

The aforementioned verses affirmed business in Islam, and defined that every Muslim should strive positively in the way of Allah and seek for His bounty. Based on this, a Muslim must work hard towards economic development and management in his life. Thus, the manner of his striving should be in accordance with the Islamic principles and guidelines stated in the Qur'an and Sunnah of Prophet Muhammad (SAW). Islam required justice and balance on how Muslims deal and relates with other people and that balance is a factor that distinguished between entrepreneurship in conventional views and entrepreneurship in Islamic perspective (Dedeng, 2016). Every Muslim should be guided by Qur'an and Sunnah in his entire life. Muslim entrepreneurs are instructed to maintain good manner in doing business and establishing relationship with others, these include good faith,

maintaining truth, avoiding lies and unnecessary oaths in communication with customers.

### Entrepreneurial Management In Islam

Entrepreneurial management is the basic of business orientation to success for every Muslim entrepreneur. It is the process, practices and decision-making in a business management (Dedeng, 2016). Entrepreneurial orientation in Islam provide solutions to different business challenges and encouraging entrepreneurs to remain focus, innovative and risks takers in every business activities.

In Islam, business is not only considered as a mundane activity to gain profits, rather it is more oriented with the blessings of the Almighty Allah for those who are just in business transactions. Islamic concept of success is understood and cleared, and every Muslim is demanded to be in competition in goodness (Qur'an; 2:148). This verse can be understood in different ways which an entrepreneurial approach can be included in competing towards good works in achieving business success for economic development with the blessing of Allah.

Dedeng (2016) said, the dimensions of entrepreneurial orientation and economic development are Autonomy, Innovative, Risk taking, Pro-activeness and competitive aggressive. The above mentioned dimensions of entrepreneurial orientation and economic development are explained by the author in Islamic perspective as follows:

- (a) **Autonomy in Entrepreneurship:** Autonomy refers to the behavior of a person or persons in bringing an idea in competition, it is the individual attitudes related to the opportunities. It is also a freedom of organization in removing barriers, utilizing resources and competing with other competitors (Lumpkin & Dess, 1996). Islam encouraged Muslims to be independent, that is to find something doing (autonomy) in order to be self-reliance and ask blessings and favor from Allah.
- (b) **Creativity in Entrepreneurship:** Creativity is the ability to think over innovative and conduct experiments for new ideas that led to the discovery of goods and services. Creativity or innovative is the most important factor that must be owned by an entrepreneur, and it is the way of bringing changes to business dimensions such as production, technology, price etc. For insurance, Muslim community basically changed by the people's innovations. As a result, Allah changed the condition of that community. In the main source of Islamic law (Qur'an), Allah says: "...surely Allah does not change the condition of people until they have changed their own condition..." (Qur'an; 13:11).

In another verse He says: *“And that Man shall have nothing but what he strives for”* (Qur’an; 53:39). The above verses indicate that change is a necessity for every individual or community, and the desire for change is determined by the people in that community. In the context of innovation, this means that it is necessary for a Muslim entrepreneur to have the nature of change from bad to good and to maintain justice in business.

- (c) **Uncertainty and Risks in Business:** Uncertainty and risk taking is one of the major factors responsible for the entrepreneurs orientation and management in Islam. No entrepreneurship without risks, because every business sometimes full with uncertainty and no one is able to determine what will happen in the future. The uncertainty of the future is driving force of the hazards posed by the perspective of economics and politics (Dedeng, 2016). The risks in a business is something that might happen either desirable or undesirable because of the uncertainty of the future. In Islam, a good entrepreneur must be ready to face the risk of both success and failure. Thus, entrepreneurship required to make calculation of opportunities and potential risks that would be face in order to be well prepared and managed when it happen. A Muslim entrepreneur should put trust, justice and rely on the power of Allah, be self-conception and reliance to Allah. Although such self-reliance of a Muslim to Allah does not mean silent and not to do anything. Islam encouraged Muslims to work hard and diligently even harder to be self-sufficient. The Qur’an explains that *“...when you have a decision to make, put your trust in Allah, and indeed Allah loves those who trust Him”* (Qur’an; 3:159).

#### **Sources of Entrepreneurship and Economic Development in Islam**

Basically, there are two major sources of entrepreneurship and economic development in Islam, to be use as a guide to business activities. These are: Qur’an and the Sunnah of our beloved Prophet Muhammad (SAW). Abu-Huraira narrated that the Prophet Muhammad (SAW) said:

*“I leave behind me two things, you will not be lost forever as long as you stick with them that are the Book of Allah (Qur’an) and the Sunnah of His Prophet”* (Sahih Muslim, Hadith no. 2408).

From the above Hadith, the beloved Prophet Muhammad (SAW) leave behind two things to guide Muslims in all matters including business and economic development. He ensure that a Muslim who followed the Qur’an and Sunnah will never lost forever. Therefore, an entrepreneur who understands and follow the Islamic business ethics will not conduct any

business without following the teachings of Islam. Scholars in a branch of science of al-Fiqh discussed the concept of entrepreneurship, economic development and business ethics in different approach to Islamic laws and sees entrepreneurship as a blessing from Allah, (Che Mohd, et al., 2015).

**Factors Needed for Entrepreneurship and Economic Development in Islam:**

- (a) **Sincerity:** One of the major factor essential for entrepreneurship and economic development is sincerity in all matters. It is the basis of an act of Ibadah (worship) in Islam because it set a target or goal in a good manner. An entrepreneur should have a good faith, sincere intention and truth in order to set up a good and successful business. Allah the Almighty says: *“Surely We have revealed to you the Book with the truth, therefore serve Allah, being sincere to Him in obedience”* (Qur’an; 39:2). The above verse explained that a Muslim entrepreneur should ensure that there is sincerity in every business dealings to gain the pleasure of Allah the Almighty in every aspect of life through good faith and sincerity.
- (b) **Legitimate and Illegitimate Sources of Funds:** The source of funds for every business must be Halal (lawful) as far as Islam is concerned. Islam pays more attention on the sources of funds for business transaction and economic development, it emphasized that only Halal money is allowed to run a business with and any Haram money is prohibited. Allah the Almighty has clearly defined the parameter of Halal (legitimate) and Haram (illegitimate) in the Qur’an. A business can only be established with Halal money (lawful money) because you will be accountable for whatever you have gathered before the Almighty Allah in the Day of Judgement. A Muslim entrepreneur should also not engage in any job or business that is unlawful neither cheat or claim property of others. Islam has made a scale to measure the legitimacy and illegitimacy of income and profit in business. Thus, Allah says in the Qur’an: *“And do not swallow up your property among yourselves by false means, neither seek to gain access thereby to the judges, so that you may swallow up a part of the property of men wrongfully while you know”* (Qur’an; 2:188). In another verse Allah says: *“O you who believe! Do not devour your property among yourselves falsely, except that it be trading by your mutual consent; and do not kill your people; surely Allah is Merciful to you”* (Qur’an; 4:29). The Prophet Muhammad (SAW) said: *“Seeking of a halal earning is the (next) Fardh (duty) after the Fardh (Salah)”*. (Baihaqi) In another Hadith He also said: *“The body which consumes illicit (Haram) earning is a proper fuel for hellfire.”* (Bukhari). In the contemporary society, people are more concerned about the career, dignity, status and profession not the sources of their wealth being Halal or Haram. It is felt that the

following Hadith carries a lesson for the present generation of Muslims. The Prophet Muhammad (SAW) said: *"A time will come upon the people when they will not care as to how he gets his money whether legally or illegally."* (Bukhari). From the above Ahadith, it is stated that earning Halal money is a part of worship and Allah promised to reward for earning Halal money, and He does not listening to those who eats Haram money. Thus, the concept of Halal and Haram is not limited to physical goods and services, rather it is applicable to the method and ways of earning money from business transactions.

- (c) **At-Tawakkul (Reliance in Allah):** Reliance in Allah is one of the essential factors to success of any business. It stops one from despairing when things are not going the way he wishes, knowing that everything is in Allah's hands and controlling by Him alone. Reliance in Allah needs to be measure and balance with the teachings of Islam. Making effort is the responsibility of the Creator and the reward is the responsibility of the Almighty Allah. He says: *"Allah amplifies and straitens the means of subsistence for whom He pleases; and they rejoice in this life, and this worldly life is nothing compared with the life in the hereafter, but just a temporary enjoyment"* (Qur'an; 13:26). In another verse, He says: *"...And whoever relies upon Allah then He is sufficient for him. Indeed, Allah will accomplish His purpose. Allah has already set for everything a (decreed) extent"* (Qur'an; 65:3). The above verses explained that it is important to get all the necessary protection for your business via insurance and other means and then put your trust and reliance in Allah. Tawakkul and subsequence protection from Allah is unconditional on his servants but you should exercise the logic and do what you can to the best ability. A Hadith in Sunan At-Tirmidhi records a conversation between a man and the Prophet Muhammad (SAW) that summarizes human efforts and Allah's effort perfectly. This man was embarked on a journey without tying his camel, after being asked by the Prophet Muhammad (SAW) why you do not tied your camel? the man replies saying: *"I put my trust in Allah."* Then the Prophet (SAW) replied: *"Tie your camel first, and then put your trust in Allah"* (Imam at-Tirmidhi, Hadith No. 2517).
- (d) **Time Management in Islam:** As a Muslim entrepreneur, management of time should be judiciously applied in your life. To run a business in a manner that affects religious activities or delayed them is not acceptable. This is because delaying religious activities affects the level of Iman (faith). The Almighty Allah says in the Qur'an that: *"O you who believe! When the call is made for prayer on Friday, then hasten to the remembrance of Allah and leave off trading; that is better for*



- you, if you know” (Qur’an; 62:9). In another verse Allah says: “And when they see merchandise or sport they break up for It, and leave you standing. Say: What is with Allah is better than sport and (better) than merchandise, and Allah is the best of Sustainers” (Qur’an; 62:11). The above verses shows that Muslim entrepreneurs should not delay their prayer because of trading, and not to continue with their business transactions after the call to prayer was made. Thus, the warning for hasten to the remembrance of Allah and leave off trading when the call to prayer was made includes both the buyers and sellers respectively.*
- (e) **Riba (Usury):** Practicing Riba in any business was strongly forbidden in Islamic Shari’ah, because the practice of usury causes oppression and inequality in the society and affecting the economic development. According to Che Mohd. (2015), involving in the practice of Riba cause the rich to be richer with unlawful money and the poor to be poorer. The prohibition against the practice of usury is clearly stated in the Qur’an. Thus, Allah says: *“Those who swallow down usury cannot arise except as one whom Shaitan has prostrated by (his) touch does rise. That is because they say, trading is only like usury; and Allah has allowed trading and forbidden usury. To whomsoever then the admonition has come from his Lord, then he desists, he shall have what has already passed, and his affair is in the hands of Allah; and whoever returns (to it) these are the inmates of the fire; they shall abide in it” (Qur’an; 2:275).* From the aforementioned verse, it is understood that Muslim entrepreneurs must distance themselves from practicing usury either directly or indirectly, in the system, financing and investment respectively (Nizho and Mohd., 2008).
- (f) **Scamming in Business:** Islam prohibits any act of deceiving in any exchange or transaction. Thus, both the traders and consumers should play a vital role in ensuring that there is no elements of fraud or scamming in their business. Allah repeatedly reminds traders in the Qur’an to be honest and sincere, and strictly prohibited fraud and corruption in business and other activities. But in the contemporary society, fraud and scamming in various forms are often happens in the society today just to develop economy in the prohibited ways (Nor, 2012). This practice was strictly rejected in the Qur’an and whoever do it woe is against him. Allah says: *“Woe to the defrauders” (Qur’an; 83:1), “Who, when they take the measure (of their dues) from men take it fully” (Qur’an; 83:2), “But when they measure out to others or weigh out for them, they are deficient”(Qur’an; 83:3).* The aforementioned verses explained that fraud and scamming from any

form is illegal in Islam (Che Mohd., 2015). Therefore, traders should always avoid impartiality and negative impact on the relationship between them and their customers in any business.

- (g) **Absolute Justice and Trust in Business:** Islam insists that absolute justice and trust in business dealings is mandatory upon every Muslim entrepreneurs. Thus, traders must perform justice and be truth in their words. In other words, traders must be temperate in all things without the benefit, have equal treatment and be fair to all customers irrespective of religion and color (Nor, 2012). Justice means to put things in the right place. Allah says: *“Surely Allah enjoins the doing of justice and the doing of good (to others) and the giving to the kindred, and He forbids indecency and evil and rebellion; He admonishes you that you may be mindful”* (Qur’an; 16:90). This verse indicates how Allah emphasized on justice and trust in business activities. A trader or entrepreneur cannot cheat, betray or telling lies to the customers, buying in lower price, selling in high price and delaying payment to suppliers. The emphasis on trust was mentioned in the Qur’an that, Allah says: *“O you who believe! Be not unfaithful to Allah and the Apostle, nor be unfaithful to your trusts while you know”* (Qur’an; 8:27). The verse explains that all actions and decisions made in a business that is based on trust and justice that business was ensured to be fair to every customer.

### Conclusion

The study discussed on entrepreneurship and economic development from Islamic perspective, and examined the essentials factors needed in entrepreneurship and economic development. It revealed that Islam encouraged Muslims to engage in any legitimate business activity in accordance with the teachings of Prophet Muhammad (SAW). Business activities are regarded as a form of worship since it was made Halal (legitimate) by Allah in the Qur’an. The findings of the study affirmed that in the contemporary society, many Muslims entrepreneurs and traders are conducting business regardless of its legitimacy or illegitimacy. The study also revealed that Islamic teachings on entrepreneurship and economic development proscribed in the Qur’an and Sunnah of Prophet Muhammad (SAW) are the best way to succeed in any types of legitimate business.

### Recommendation

The following recommendations are made:

1. Muslim entrepreneurs must be guided by the Qur’an and Sunnah.
2. Muslim entrepreneurs should avoid practicing Riba (usury) in totality.

3. The Central Bank of Nigeria (CBN) should provide a way that Muslims would benefit from Banks without taking Riba.
4. Small traders should be empowered by the Federal and State Governments to boost their business.
5. Buyer and Seller should always be fair, honest and sincere in every business establishment.
6. Muslims entrepreneurs should always avoid bribery, corruption, lying and deceiving.
7. Muslims are to strive to get and eat only Halal (lawful) and avoid any Haram (unlawful) money.

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