

## Adversity Quotient on Moslem Entrepreneurs in Era Covid-19 Pandemic

**Rizki Al Gifari, Zaharuddin, Iredho Fani Reza\***

Universitas Islam Negeri Raden Fatah Palembang, Indonesia

\*e-mail: iredhofanireza\_uin@radenfatah.ac.id

### Abstract

This study aims to describe the adversity quotient of entrepreneurs during the COVID-19 pandemic in Palembang. Method used in this research is a qualitative research method with a descriptive design. Subjects in this study amounted to 2 men who are owners / business owners in the city of Palembang. Furthermore, the data collection methods in this study used interviews, observation and documentation. Meanwhile, data analysis uses data collection, data reduction/data reduction, data display and conclusions/verification. Results of the research by the researchers that the two subjects never gave up and were able to get through the difficulties and obstacles that they run as entrepreneurs. The hardest thing you have to fight is lies in yourself, including don't give up easily, perseverance must always be carried out, ready to take risks, be patient and never give up. Because to be a successful entrepreneur you must be able to accept risks and be willing to get back up.

**Keywords:** adversity quotient, moslem entrepreneur, Covid-19 pandemic

<b>First Received:</b> Available Online on 29 July 2022	<b>Revised:</b> Available Online on 29 July 2022	<b>Accepted:</b> Available Online on 29 July 2022	<b>Published:</b> Available Online on 29 July 2022
---	--	---	--

## *Adversity Quotient pada Wirausahawan Muslim di Masa Pandemi Covid-19*

### Abstract

Penelitian ini bertujuan untuk mendeskripsikan adversity quotient wirausahawan pada masa pandemi COVID-19 di Palembang. Metode yang digunakan dalam penelitian ini adalah metode penelitian kualitatif dengan desain deskriptif. Subjek dalam penelitian ini berjumlah 2 orang yang merupakan pemilik/pemilik usaha di kota Palembang. Selanjutnya metode pengumpulan data dalam penelitian ini menggunakan wawancara, observasi dan dokumentasi. Sedangkan analisis data menggunakan pengumpulan data, reduksi data/reduksi data, penyajian data dan penarikan kesimpulan/verifikasi. Hasil penelitian yang peneliti lakukan bahwa kedua subjek tidak pernah menyerah dan mampu melewati kesulitan dan hambatan yang mereka jalankan sebagai wirausaha. Hal tersulit yang harus kamu perjuangkan adalah terletak pada dirimu sendiri, termasuk jangan mudah menyerah, ketekunan harus selalu dilakukan, siap mengambil resiko, sabar dan pantang menyerah. Karena untuk menjadi pengusaha sukses Anda harus bisa menerima resiko dan mau bangkit kembali.

**Kata Kunci:** adversity quotient, wirausahawan muslim, pandemi Covid-19

<b>Artikel Diterima:</b> Tersedia Secara Daring pada 29 Juli 2022	<b>Artikel Direvisi:</b> Tersedia Secara Daring pada 29 Juli 2022	<b>Artikel Disetujui:</b> Tersedia Secara Daring pada 29 Juli 2022	<b>Publikasi Online:</b> Tersedia Secara Daring pada 29 Juli 2022
---	---	--	---

## Introduction

Humans are essentially social beings who think, so they are able to actualize themselves. As in English man, it is associated with the Latin mens which means "someone thinks". Definition of human, Plato suggests that humans are rational beings who are infinite and consist of a single unit of thought, will and passions (Zulhelmi, 2005). According to the view of Islam, humans have a perfect position and are higher in rank compared to other creatures created by Allah. Then to achieve a good life, humans grow and develop into more mature individuals.

Psychological human maturation Development begins when it has reached the adult phase. As stated (Hurlock, 2015), the adult phase is a phase where humans have more responsibilities than before, such as responsibility for themselves. Humans reach the adult phase when they have entered the age range of 18 years to the age of 40 years. In this phase, humans are required to be able to establish relationships with their environment in order to continue to exist. In line with what is expressed (Zulhelmi, 2015) as social beings, it makes humans able to establish relationships or even relate to each other. This shows that humans exist and are together. Existence is related to physical existence and functions attached to him.

Humans have been given by Allah SWT an intelligence to be able to go through the difficulties they face, among the intelligences possessed by humans there is what is called the adversity quotient (AQ) intelligence. The adversity quotient makes a person more able to face difficulties and can overcome them with the intelligence they have so that it becomes a challenge to solve. In fact, if a person has a low AQ and does not have the ability to endure adversity, then the potential for solving difficulties will also remain low. On the other hand, if a person has

a high AQ and is able to thrive in overcoming adversity, he exerts all his abilities to survive so that the potential will be high (Stoltz, 2005).

In reaching the highest peak, (Stoltz 2005) details several dimensions that must be met in the adversity quotient, such as control, origin and ownership, reach, and endurance. In addition, there are also several descriptions of the human person to struggle like a mountain climber, namely someone who moves his life goals forward, such as quitters, campers and climbers. The difference is caused by several factors, such as internal factors and external factors.

As the following studies on the adversity quotient, which illustrate the differences in toughness in every human being. Among them, in Wisesa's research (2016: 192), it is known that most of the Student Entrepreneurial Programs (PMW) are in the campers and climbers groups. Adversity quotient (AQ) in this entrepreneur is a person who has endured quite a lot of going through challenges and taking advantage of some of their potential when facing challenges. This of course cannot be separated from the factors of adversity quotient and motivation within him. Furthermore, research from Ilham (2020: 109) shows that the entrepreneurial AQ results for students in Jambi are moderate. Moderate AQ is also caused by learned helplessness. Learned helplessness is very important in the formation of AQ. Stoltz said that motivation plays an important role in increasing AQ, while motivation is an important factor in increasing one's independence. Based on the results of the study, it can be explained that entrepreneurship in students in Jambi utilizes their AQ to increase motivation in achieving independence.

Based on the two studies, it was found that there is a difference in AQ between people who have the potential to go through

all kinds of risks and people who give up in difficulties. It is known that motivation is one of the prominent factors in the formation of AQ, even if the person fails to overcome difficulties.

Various reasons for a person's failure to overcome difficulties in entrepreneurship, one of which is said by Karl Vesper's research (in Winardi, 2003) is that they do not have a viable concept, lack of knowledge about marketing, find it difficult to attract information networks about the market. and sometimes they also have few skills that become obstacles in the implementation of entrepreneurship. According to (Schumpeter 2013) that an entrepreneur seeks to reform or revolutionize product design by finding new ways. in general, a possibility has technicalities that no one else has tried. So in other words, one must be willing to accept more risk in order to achieve greater income.

The results of the preliminary study on January 14, 2021, carried out by the two subjects. The first subject with the initials "ANS" has an unyielding attitude in running his business in the culinary field. The following is an excerpt of an interview with the subject "ANS". Especially during the COVID-19 pandemic, which is full of problems in every aspect of life. This study aims to see how the adversity quotient of entrepreneurs is during the covid-19 pandemic.

### **Method**

This study uses a type of qualitative research with a descriptive approach, namely research that seeks to reveal certain social situations by describing true facts, formed by relevant words obtained from natural situations (Moleong, 2014).

The data collection method is the most appropriate step in research, without knowing the data collection techniques, the research

will not get data that meets the data standards set (Sugiyono, 2009).

The data collection technique used is the interview technique. The interview technique in this study is one of the research methods of data collection which includes direct verbal interaction between the interviewer and the respondent. Moleong suggested that the interview is an interview with a specific purpose, the conversation is carried out by two parties, namely the interviewer (interviewer) and the interviewee (interviewee). The interviewer (interviewer) is a researcher who asks several questions, while the interviewee (interviewee) is a subject who provides answers to questions given by the interviewer (Moleong, 2014).

Data analysis methods in this study using Miles and Huberman techniques include: (1) Data Reduction, (2) Data Display, (3) Conclusion Drawing/Verification (Sugiyono, 2009).

Data validity is an important concept that is updated from the concepts of validity (validity) and reliability (reliability) according to the positivism version and adapted to the demands of knowledge, criteria and its own paradigm (Moleong, 2014). The validity in question is the degree of accuracy between the data that occurs in the object of research and the power that can be reported by researchers (Sugiyono, 2009).

The application of the criterion of the degree of trust (credibility) basically replaces the concept of internal validity from non-qualitative research. These criteria function: first, carry out the inquiry in such a way that the level of confidence in its findings can be achieved. Second, showing the degree of confidence in the findings by way of proof by the researcher on the double reality that is happening. The plans to conduct a credibility test include; (1) Extension of Observation, (2) Triangulation, (3) Conducting Member Check.

## Results and Discussion

This study discusses how much ability or how tough a person is in dealing with problems such as in entrepreneurship involving two subjects, the first subject is 33 years old and the second subject is 41 years old.

Based on information from the results of the analysis and reduction of the two subjects and additional data from informants. The two subjects actually opened a Dadi Arum meatball business in Palembang. The ANS subject and the W subject are from Blora, Central Java, who now lives in the city of Palembang.

The first ANS subject to migrate to Palembang since 2003, at the beginning of the migration, the ASN subject worked in a restaurant in the Balai Base area, then the ASN subject changed his place of work in the Betung area and finally moved to another place of work in the Sukatani area. Many experiences and obstacles faced by ASN subjects while working with people, at that time while he was working he only received one hundred and fifty thousand rupiah in a month. However, the subject of ASN is never discouraged and has aspirations to open his own business. Then in 2007 the subject of ANS just started pioneering a meatball stall business even though his business is still small, he is still trying how to stay ahead and achieve his goal in life, which is to become an entrepreneur.

Furthermore, the second subject W migrated to Palembang in 2007 after marrying the younger sister of the subject ANS. When the subject W migrated to Palembang he worked with the subject ANS as an employee of a meatball stall. Then in 2017 subject W opened his own business and started his business from the start by selling meatballs around.

When subject W went around selling meatballs, his merchandise never sold out at all which made subject W not eat and he finally fainted in the middle of the road. However, subject W remained patient and tried to get through the early days of starting a business.

After six months, subject W opened his meatball business at home. Thanks to his determination, patience and effort, his sales are getting better day by day and the turnover is getting better. So that these two subjects have their own meatball stall business in different areas. Both of these subjects have the ability to face severe adversity and move forward.

In line with the statement of Stoltz (2005) which states that the adversity quotient is the individual's ability to respond to the difficulties experienced such as the ability to face and overcome a difficulty. The courage to take risks to achieve certain goals requires a high adversity quotient as well as perseverance and resilience in the face of obstacles.

The two subjects decided to open their own business because of their dreams and their families that supported them so that in the end both ANS and W subjects had their own businesses. After both of them chose a business in the culinary field, namely a meatball shop, both subjects were very focused on their respective businesses which would lead them to achieve their dreams. Of course, they face many challenges and trials, not everyone can do it if it is not accompanied by hard work and patience.

According to Stoltz (2005), adversity quotient is a person's ability to observe difficulties and manage difficulties experienced so that they become opportunities for advancement. In line with the two subjects who are still trying to advance their meatball business despite various obstacles approaching their efforts to become

entrepreneurs, sometimes there is a feeling of wanting to give up, tired that hit the two subjects personally.

But their desire to succeed in becoming entrepreneurs made them both rack their brains and look for ways to regenerate the spirit and feeling of wanting to move forward. Support from family, wife and children is also one of the factors that pumps their spirits back.

In this case, to measure how much ability or how tough a person is in dealing with problems, usually by looking at the achievement of success for what someone wants to achieve. Stoltz (2005) divides a person's response in the face of adversity into three categories, namely Quitters, individuals with this type choose to stop trying, have low motivation, take little risks, and are not creative. Thus, individuals with this type usually leave many of the offers that life has to offer. Campers, people who try later are satisfied with their achievements so they no longer make improvements and efforts.

The last type is individual climbers who do their best for the rest of their lives. Regardless of background, gain, loss, bad luck or good fortune, individuals with this type continue to strive to achieve the desired level. Received interviews from informants who said that the two subjects were owners of Dadi Arum's meatball stall business in Palembang, both of them had enthusiasm and never gave up. Another informant also said that both of them are diligent, patient, and inspiring figures for people who are just starting out in business.

The dimensions that affect a person, according to Stolz (2005) can be seen from several things that are abbreviated as CO2RE, namely Control or control, Origin-Ownership or origin and recognition, Reach or reach and Endurance or endurance. In addition, through factors that can improve the quality of a person's fighting power such as

competitiveness, productivity, motivation, creativity, risk taking, improvement, perseverance, learning, and finally embracing change.

Based on the explanations of these two subjects, the reason for them to start a business is the sense of attraction that exists within the individual to achieve success. In addition, they are from a low-class family background, they have a family that they must make happy and fulfill their needs as the backbone of the family. Thus, the dreams and life goals of the two subjects emerge.

Even in starting a business, there are several obstacles faced by the two subjects including income uncertainty, risk of loss, long work and hard work, low quality of life until the business is established, high stress level, full responsibility and hopelessness are things that will be considered in making a business. their decision to become entrepreneurs.

However, from some of the obstacles above, the two subjects were able to get through it all well. Because the problems and challenges they face do not make them give up. These difficulties brought both subjects to success, even both subjects were able to buy a four-wheeled vehicle from their meatball stall business.

From the expressions of the two subjects above, it is in line with that expressed by Stolz (2005) that a person's motivation in the adversity quotient can be measured from a person's sincerity to move forward in achieving success. An entrepreneur will be more enthusiastic and motivated if he has an adversity quotient embedded in him to not give up easily in the face of difficulties and some of the challenges they face. Someone who already has a reason then he will continue to try to advance his business.

Both subjects also have the same thing when starting a business, namely having strong thoughts and determination in dealing

with various things that will be felt in the future. This is also in accordance with what Lestari (2014) said, persistence, always trying to face problems in life by minimizing the possibility of complaining. Thus, the persistence of the two subjects in starting a business greatly affects its success. Both subjects have a fairly high belief in Allah SWT where they dare to take risks to seek sustenance in an overseas city, where they do not know whether they can live in another city or not, but thanks to their efforts, determination, and trust in Allah.

They can get through it all. This is in line with what Satterfield and Sligmen (in Stolz, 2005) said, taking risks are people who respond to difficulties more constructively are willing to take more risks. Where risk is defined as an indispensable aspect.

By continuing to strive to achieve success in entrepreneurship, the two subjects also felt the changes they experienced over time while managing their business. According to Stoltz (2005), someone who embraces change tends to respond more constructively to adversity by using it to strengthen their intentions.

They respond by turning adversity into opportunity. Based on the changes felt by the two subjects, both when they were still in their hometowns to overseas cities, they really felt the changes. Indirectly their personality is formed, they become people who are patient, tenacious, determined, face exams with a calm mind. The description above is also in line with Surah Al-Hijr: 56, Meaning: Abraham said: "No one despairs of the mercy of his Lord, except those who go astray".

The verse above means that there is no one in this world who is not free from problems. By surrendering oneself to Allah and everything in this world belongs to Him, it makes one's soul feel calmer and avoids being disappointed and discouraged. Only people who are able to persist in solving

problems and rise up will get happiness from Allah subhanahu wata'ala as a reward for their superiors for their success in dealing with problems.

Based on the verse above, it can be seen that Islam views humans positively. The contents of the Qur'an teach and invite the human mind to speak, so that they use their abilities and intelligence to distinguish good and bad so that they can achieve true success.

### **Conclusion**

Based on the findings of the researchers in the research and discussion of the adversity quotient on the entrepreneurship of Dadi Arum's meatball stall in the city of Palembang, the description of the adversity quotient of the two subjects is that there is an attitude of optimism, confidence, not despair, and perseverance and high motivation.

From the results above, it can be concluded that the two subjects have a personality picture that continues to move forward which is classified as the climbers type. While the factors that influence the adversity quotient in these two subjects are the motivation of the family including parents who fully support the two subjects to open a business, especially in the culinary field so that they are able to face all kinds of obstacles and difficulties.

### **References**

- Audretsch, D.B., Maksim, B., Rosa, C., & Erik, E.L. (2020). Knowledge management and entrepreneurship. *International Entrepreneurship and Management Journal*, 16, 373–385, <https://doi.org/10.1007/s11365-020-00648-z>
- Efnita S., Taufik & Zahrotul, U. (2007). Adversity quotient pada pedagang etnis cina. *Jurnal Ilmiah Berkala Psikologi*, 9 (1), 54-68.

- Hadiyati, E. (2011). Kreativitas dan Inovasi Berpengaruh Terhadap Kewirausahaan Usaha Kecil. *Jurnal Manajemen Dan Kewirausahaan*, Vol 13. No. 1.
- Fani, R, I., Ulfa, F.H., Leqa, T.A., Fasha, C., Indah, A., Muhammad, A.A., Herlambang, O.D., Choirunnisa., Tasya, O.N.R., Sindyka, A., Annisa, N.A., Ismah, M., Paquita, D.T., Remon, M., Rizki A.M.S., Rizki, A.G., Tarisa, D.Y., Widya, H.F., Esti, F., Bellah, U. N.A., Revy A.R., Khofifah., Faratul, M., Indah, D.P., Wahyu, A.N., Sri, A., Susi, T.S., Irene, P., Nurlia, P., Tri, F.A., Dewi, D., Ismi, H.P., Laili, D.L., Luthfiyah, W.N.G., & Rana, R. (2020). KEWIRAUSAHAAN DI ERA REVOLUSI INDUSTRI 4.0 MENUJU SOCIETY 5.0. sebuah Konsep dan Praktis Kewirausahaan Perspektif Psikologi Islam. Palembang: CV. Amanah
- Firmansyah, A.H., Ery, T.D., & Agus, H. (2016). The Effect Adversity Quotient dan Entrepreneurial Self Efficacy on Entrepreneurial Intention Through Entrepreneurial Attitude. *Journal Of Business and Management*. 5 (1) 45-55.
- Hery. (2017). *Kewirausahaan*. Jakarta: PT. Grasindo
- Herdiansyah, H. (2019). Wawancara, Observasi, dan Fokus Groups: Sebagai instrumen penggalian data kualitatif. (1rd ed). Depok: PT. RAJAGRAFINDO PERSADA.
- Hermansyah, H. (2014). *Metodologi Penelitian Kualitatif: Untuk Ilmu-Ilmu Sosial*. Jakarta: Salemba Humanika.
- Hadiyati, E. (2011). Kreativitas dan Inovasi Berpengaruh Terhadap Kewirausahaan Usaha Kecil. *Jurnal Manajemen dan Kewirausahaan*, 13 (1), 8-16.
- Herawati, I., Sigit N., & Yanwar, A. (2018). Adversity Qoutient pada Profesor. *Jurnal Fakultas Psikologi*, 12 (1), 43-56.
- Harlock, E., B. (2015). *PSIKOLOGI PERKEMBANGAN Suatu Pendekatan Sepanjang Rentang Kehidupan* (3rd ed). Jakarta: Erlangga.
- Juwita, H.R., R., & Usodo, B. (2020). Peran adversity Qoutient di Bidang Pendidikan:Tinjauan tentang sastra tentang perkembangan pendidikan. *Jurnal Internasional Metodologi Pendidikan*, 6 ISSN: 2469-9632.
- Ilham, M., Nofrans, E.S., & Jelpa, P. (2020). Hubungan Antara Adversity Qoutient dengan Intensi Berwirausaha Pada Mahasiswa Universitas Jambi. *Jurnal Psikologi Universitas HKBP Nomennsen*, 6 (2), 102-112.
- Lestari, E. (2014). Hubungan Orientasi Masa Depan dengan Daya Juang Pada Siswa-Siswi Kelas XII di SMA Negeri 13 Samarinda Utara. *Jurnal Psikoborneo*. No. 2. Vol. 2.
- Maharani, D.F., Aniek, I., & Thusy, T.S. (2020). THE INFLUENCE OF ADVERSITY QUOTIENT, NEED FOR ACHIEVEMENT, AND ENTREPRENEURIAL ATTITUDE ON ENTREPRENEURIAL INTENTION, *Jurnal Entrepreneur dan Entrepreneurship*, 9 (1), 9-16.
- Moleong L. J. (2014). *Metodologi Penelitian Kualitatif*. Remaja Rosdakarya.
- Sugiyono. (2009). *Memahami Penelitian Kualitatif*. Bandung: CV. Alfabeta.
- Setyadi, A. (2020). *KEWIRAUSAHAAN: Perencanaan Bisnis di Era Digital*. (1rd ed). Jakarta: Mitra Wacana Media.

- Schumpeter, J.A. (2013). *CAPITALISM, SOCIALISM DAN DEMOCRACY*. Yogyakarta: Pustaka Pelajar.
- Shohib, M. (2013). Adversity Qoutient dengan Minat Enterpreneurship. *Jurnal Ilmiah Psikologi Terapan*, 1 (1), 32-39.
- Stoltz, P., G. (2007). *Adversity Qoutient: Mengubah Hambatan Menjadi Peluang*. Jakarta: PT. Grasindo.
- Stoltz, P., G. (2005). *Faktor Paling Penting Dalam Meraih Sukses: Adversity Qoutient: Mengubah hambatan menjadi peluang*. Jakarta: PT. Grasindo.
- Suryana, Y., & Kartib, B. (2010). *KEWIRAUSAHAAN: Pendekatan Karakteristik Wirausahawan Sukses*. (2rd ed). Jakarta: KENCANA PRENADAMEDIA GROUP.
- Suyanto (2019). Pelatihan Adversity Qoutient dan Upaya Mendongkrak Aktivitas “Nongkrong” Sebagai Keberhasilan Pegadang Warung Kopi di Kawasan Sentra Kuliner. *Jurnal Manajemen & Kewirausahaan*, 4 (1), 16-25.
- Tarmedi, E., Rizqita, Q.B., & Hari, M. (2016). Adversity Quotient Effect of Achievement and Its Impact on Student Entrepreneurship Intentions. *Advances in Economics, Business and Management Research*, 15, 912-914.
- Winardi, J. (2003). *Enterpreneur dan Enterpreneurship*. Jakarta Timur: PRENADA MEDIA.
- Wisesa, D., & Komang, R.I. (2016). Hubungan Adversity Qoutient dengan Motivasi Berwirausaha Pada Mahasiswa Universitas Udayana yang Mengikuti Program Mahasiswa Wirausaha. *Jurnal Psikologi Udayana*. 3 (2) 187-195.
- Yoga, M. (2016). *Adversity Qoutient: Agar Anak Tak Gampang Menyerah*. Solo: Tinta Medina.
- Zulhelmi. (2015). *Filsafat Manusia*. Palembang: Noerfikri