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IMPLEMENTATION OF UKT BAILOUT PRODUCTS AT BPRS MITRA MENTARI SEJAHTERA PONOROGO: A MASLAHAH MURSALAH AND DARURAT AL-HAJAH PERSPECTIVE

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Abstract

The annual increases in Tuition Fees (UKT) create significant financial pressure for students and their families, particularly among the lower-middle class. This situation has stimulated the emergence of various educational financing instruments, including those offered by Islamic financial institutions. BPRS Mitra Mentari Sejahtera Ponorogo, as an Islamic bank under Muhammadiyah's enterprise, offers a UKT bridging loan product as a solution to this problem. This study aims to analyze the implementation of the UKT bridging loan product at BPRS Mitra Mentari Sejahtera Ponorogo from the perspective of Maslahah Mursalah and Emergency al-Hajah. This research employs a qualitative descriptive method with a case study approach, where data were obtained through in-depth interviews, observation, and documentation. The findings indicate that the UKT bridging loan product at BPRS Mitra Mentari Sejahtera Ponorogo fulfills the criteria of Maslahah Mursalah as it contains genuine benefits for students without any explicit prohibition in the text. Furthermore, the inability of some students to fulfill their UKT payment obligations on time can be categorized as al-hajah al-ammah (general necessity), which implies the permissibility of the contracts used. The financing mechanism employs murabahah and ijarah multijasa contracts with principles of transparency and prudence in accordance with the Financial Services Authority regulations. This research contributes to the development of contemporary fiqh muamalah in the context of higher education financing in Indonesia.

Keywords: UKT Bridging Loan, BPRS, Maslahah Mursalah, Darurat al-Hajah, Education Financing

1. Introduction

Access to higher education is often hampered by financial issues, and this is not a new phenomenon in Indonesia. However, since the enactment of Minister of Education, Culture, Research, and Technology Regulation No. 2 of 2024, which officially authorized universities to independently set the Single Tuition Fee (UKT), this issue has resurfaced and sparked widespread controversy within the community. The surge in tuition fees, which has increased by an average of 20% per year, poses a real threat to the educational sustainability of students, particularly those from lower-middle-class families. (Sakti, 2024)

Data from the Central Statistics Agency (BPS) shows that the Gross Enrollment Rate (GER) for Indonesian higher education in 2023 only reached 39.37%, a figure still below the global average of 40%. This low GER, besides being caused by geographical and cultural factors, is also inseparable from economic factors, where some prospective or active students are forced to interrupt their studies due to the inability to meet the increasingly high UKT payment obligations. (BPS, 2023) This condition raises a real urgency for the presence of financial institutions capable of providing educational financing solutions that are not only affordable but also not burdensome in the long term.

The market's response to this issue has not always been ideal. The emergence of online loan services (pinjol) as an alternative to UKT payments, one of which is the Danacita digital platform that went viral on social media and garnered attention from the Financial Services Authority (OJK), reflects the public's pressing need for education financing solutions. (Kurniastuti, 2024) Although the OJK stated that the mechanism implemented by Danacita complies with OJK Circular Letter Number 19/SEOJK.06/2023, the application of interest rates in conventional models still raises concerns, especially when viewed from a sharia perspective and from the perspective of customer economic sustainability. (Financial Services Authority, 2023) In the long term, interest-bearing loans have the potential to exacerbate the financial conditions they were originally intended to alleviate.

This phenomenon has opened up space for Islamic financial institutions to emerge as a fairer and more dignified alternative. BPRS Mitra Mentari Sejahtera (MMS) Ponorogo, a sharia-compliant rural financing bank under the auspices of the Muhammadiyah Foundation, has responded to this need by introducing a UKT (Student Tuition Fee) advance product since the COVID-19 pandemic. This product is designed as a financing facility that allows students, particularly those at the Muhammadiyah University of Ponorogo (UMPO), to complete their administrative obligations on time without losing their active student status. This collaboration between BPRS MMS and UMPO reflects the strong synergy between financial institutions and educational institutions within the Muhammadiyah ecosystem.

From an Islamic legal perspective, the presence of such products requires a solid normative foundation to be accepted in *fiqh*. Two main theoretical frameworks relevant to studying these products are *Maslahah Mursalah* and *Darurat al-Hajah*. *Maslahah*



Mursalah, as a method of establishing law based on benefits that are not indicated by a specific text but are also not rejected by it, is a very relevant instrument for evaluating innovative products in contemporary Islamic finance. (Djazuli, 2014) Meanwhile, *Darurat al-Hajah* provides a framework for understanding the extent to which general and urgent needs can justify a transaction that may be debatable under normal conditions.

Education, within *the maqasid ash-sharia (Islamic principles) of Islamic law*, falls under the category of *hifz al-'aql* (protecting the mind), which is one of the five primary human needs (*al-dharuriyyat al-khams*) . Consequently, all efforts aimed at maintaining and facilitating the continuity of education have a strong normative basis in Islam. Therefore, UKT (Student Tuition Assistance) products, which aim to prevent students from the risk of losing access to education, indirectly represent part of the implementation of maqasid ash-sharia in the practical realm of Islamic financial institutions.

This study addresses this issue with the aim of describing the implementation mechanism of the UKT advance product at BPRS MMS Ponorogo, analyzing it within the framework of *Maslahah Mursalah* and *Darurat al-Hajah*, and assessing the extent to which the product can be justified under Islamic law. This research is expected to provide a theoretical contribution to the development of contemporary muamalah fiqh and serve as a practical reference for Islamic financial institutions in designing equitable education financing products.

2. Literature Review and Theoretical Framework

2.1 The Concept of Maslahah Mursalah

Etymologically *Maslahah Mursalah* comes from two words: *maslahah* which means benefit or goodness, and *mursalah* which means detached or not bound. Terminologically, *Maslahah Mursalah* is defined as a benefit that is not specifically supported by the text of the Shari'a and is also not rejected, so that the legal determination is based on rational considerations that are in line with the general objectives of the Shari'a in achieving benefits and avoiding harm . (Wahbah, 1986) In *the ulus fiqh tradition* , this term is also known as *al-masalih al-mursalah*, *al-istislah*, or *al-munasib al-mursalah*.

Scholars of ushul fiqh have different opinions regarding the validity of *Maslahah Mursalah* as a source of law. Imam Malik is known as the scholar who used it most and made it the main basis in legal istinbath, especially in matters related to public interest. (Fathurrahman & Muhajirin, 2024) Meanwhile, Imam al-Ghazali mentioned three main requirements for a maslahah to be used as a legal basis: first, the maslahah must be of a *dharuriyyah nature* (an urgent need that cannot be ignored); second, it must be *qath'iyyah nature* (its certainty is beyond doubt); and third, it must be of a *kulliyah nature* (applicable generally, not only for the benefit of a particular individual or group). (Maksum, 2022) Meanwhile, Imam Ahmad ibn Hanbal also used it in the context of *al-masalih al-mursalah* although with a different name, namely *al-istislah* . (Harahap, 2016) These conditions are the benchmarks for assessing the legitimacy of a product or policy from the perspective of *Maslahah Mursalah*.



In the context of contemporary Islamic jurisprudence (fiqh muamalah), *Maslahah Mursalah* has been widely applied to legitimize Islamic financial products that lack precedent in classical Islamic jurisprudence literature. Various fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) frequently base their considerations on this principle, particularly for products that respond to the economic needs of modern society. From a contemporary Islamic jurisprudence perspective, *Maslahah Mursalah* serves as a bridge connecting normative Islamic principles with evolving socio-economic realities. (Adinugraha & Mashudi, 2018)

2.2 The Concept of Emergency al-Hajah

In Islamic jurisprudence, an emergency refers to a situation in which a person finds himself in a state of compulsion (*idtirar*), which, if left untreated, would threaten one of the five primary objectives of sharia: life (*nafs*), reason (*'aql*), posterity (*nasl*), wealth (*mal*), and religion (*din*). The principle of Islamic jurisprudence states that "*al-dharurat tubih al-mahzhurat*" (emergency permits prohibited actions). (Hamzah, 2020) However, the use of *rukhsah* (leniency) on the basis of emergency must fulfill several strict requirements, including: the emergency condition is truly present and real, there are no halal alternatives that can be taken, the *rukhsah* taken is only as needed, and does not cause greater harm.

Besides emergency, there is a concept of lesser severity but still relevant, namely *al-hajah*. *Al-Hajah* literally means need, and in Islamic jurisprudence terminology, it is defined as a condition in which a person requires something to alleviate the hardship (*haraj*) they face, even though its absence does not directly threaten their existence. (Fatarib et al., 2020) Scholars distinguish between *al-hajah al-ammah* (general needs felt by many people) and *al-hajah al-khassah* (individual needs). *Al-Hajah al-ammah* has stronger legalizing power because it touches the interests of the wider community.

In Islamic jurisprudence, *al-hajjatu tanzilu manzilata al-dharurati 'ammatan kanat aw khassatan*—needs occupy an emergency position, whether general or specific—is an important basis for permitting transactions that under normal circumstances are still debated. (Fahmi & Sufyan, 2024) Based on this principle, the condition of many students who are unable to pay UKT on time—and therefore are at risk of losing their academic status—can be qualified as *al-hajah al-ammah* which provides legitimacy for the presence of educational financing products.

It is important to note that the use of *the Emergency Hajah concept* does not mean that all transactions are permissible simply because they are necessary. Sharia limitations must still be observed, and only those instruments that are closest to Sharia principles are permissible while minimizing elements that could potentially cause new harm, such as *gharar* (excessive uncertainty), *maysir* (speculation), and *riba* (usury).

2.3 Education Financing from the Maqasid Asy-Syari'ah Perspective

Maqasid ash-syari'ah as formulated by Imam al-Syathibi in his work *al-Muwafaqat* places the maintenance of reason (*hifz al-'aql*) as one of the five main objectives of Islamic law. (Djalaludin, 2015) Education, as the main means of developing and maintaining the

mind, thus has a very strategic position in the Islamic view. Efforts to ensure the continuity of education for each individual, especially in the context of a society that wishes to develop the quality of its human resources, are an integral part of the realization of *maqasid asy-syari'ah*.

Within this framework, Islamic financial institutions should not be viewed solely as profit-oriented business entities. Furthermore, Islamic financial institutions have an inherent social responsibility inherent in their nature as institutions operating based on Islamic principles. This concept aligns with what Chapra calls the social dimension of Islamic banking, namely the responsibility of Islamic financial institutions to contribute to equitable distribution of welfare and reduction of economic disparities through their products and services. (Chapra, 1998)

The relevance of *maqasid ash-syari'ah (Islamic principles)* in the context of UKT (Student Loan) advances lies in the fact that these products directly support the realization of *hifz al-'aql (the principle of integrity)* by ensuring continued access to education for students. Furthermore, these products also have implications for *hifz al-nafs (the preservation of the soul)*, given that excessive financial pressure—as evidenced by numerous cases involving students using conventional online loans—can have serious psychological impacts, even threatening their lives.

2.4 Education Financing Products in Sharia Banking: Previous Study

Several researchers have previously conducted research on education financing in Islamic financial institutions. Research by Muhammad and Fatmawati found that multi-service ijarah products are the most common and relevant contract for educational services. (Muhammad & Fatmawati, 2020) The study also highlighted the importance of information transparency to customers as a key factor in building trust and Sharia compliance in education financing.

Sharia financing products can be deemed to meet the principle of *maslahah* if they do not conflict with the Quran, Sunnah, or fatwas issued by relevant authorities. Furthermore, such products have been found to meet the *maslahah* criteria as long as the contracts used are in accordance with Sharia and do not contain elements of exploitation. (Rahmat Santoso et al., 2023)

research highlighted the use of the *Hajah Emergency* concept in educational financing products and concluded that the situation of many students threatened with leave due to UKT arrears meets the criteria of *Hajah al-Ammah*, thus serving as a legitimate basis for the development of sharia-compliant educational financing products to maintain the good and continuity of educational access. This principle aligns with the principles of eliminating hardship (*raf' al-haraj*) and preventing harm (*lā ḍarar wa lā ḍirār*). (Anjeli et al., 2024)

This research aims to address this gap by focusing on BPRS Mitra Mentari Sejahtera Ponorogo, a community-based Islamic financial institution with an organic

relationship with the Muhammadiyah ecosystem. The integrated analysis of *Maslahah Mursalah* and *Darurat al-Hajah* within a single research framework also offers a novelty.

3. Research Methods

This research uses a descriptive qualitative approach with a case study design . This approach was chosen because the research aims to understand the phenomenon of UKT (Uluwatu) advance product implementation in depth, including the institutional context, operational mechanisms, and legal implications from a muamalah (Islamic jurisprudence) perspective. Case studies are an appropriate choice when researchers want to explore a process, event, activity, or program within one or more individuals or groups in their natural setting. (Creswell, 2014)

The research was conducted at BPRS Mitra Mentari Sejahtera Ponorogo, located at Jl. Ir. H. Juanda No. 21 Tonatan Ponorogo, East Java. The location was chosen based on several considerations: first, BPRS MMS is the only BPRS under the auspices of Muhammadiyah in the Ponorogo region that officially offers UKT advance products; second, there is a formal collaboration between BPRS MMS and Muhammadiyah University of Ponorogo in managing the product; and third, the availability of adequate research data and accessibility.

The research data was collected through three main instruments. First, *in-depth interviews* were conducted with key informants including the President Director of BPRS MMS Ponorogo, the Head of the Financing Department, two financing staff, three UMPO students using UKT advance financing products, and one person from the UMPO Finance Bureau. Second, observations were made of the UKT advance financing application and disbursement process to obtain a clear picture of its operational mechanisms. Third, documentation analysis was conducted on financing contracts, product SOPs, financial reports, and relevant policy documents.

Data validity was ensured through several triangulation techniques, namely source triangulation (comparing information from various different sources), technical triangulation (comparing data from interviews, observations, and documents), and member checking, namely confirming research findings with key informants to ensure the accuracy of interpretation. Data analysis followed the model of Miles, Huberman, and Saldaña (2014) which includes three stages: data condensation , data presentation (data display), and *drawing and verifying conclusions* (Miles, Huberman, 2014)

The analysis of Islamic law was conducted using the *istinbath* method, which refers to the principles of *ushul fiqh*, specifically within two main frameworks: *Maslahah Mursalah* and *Darurat al-Hajah* . This analysis involved a review of classical and contemporary *fiqh* literature, relevant DSN-MUI fatwas, and the opinions of contemporary scholars in the field of muamalah *fiqh*.

4. Research Results and Discussion

4.1 Profile of BPRS Mitra Mentari Sejahtera Ponorogo

BPRS Mitra Mentari Sejahtera Ponorogo officially obtained its operational permit in 2016 as an actualization of Muhammadiyah's Amal Usaha (Charitable Enterprise) spirit in the field of Islamic economics and finance. The institution is owned by the Muhammadiyah Ponorogo Regional Leadership and operates with the vision of becoming a trustworthy, transparent, and beneficial Islamic financial institution for the community. As a BPRS, this institution is subject to regulations from Bank Indonesia and the Financial Services Authority (OJK), and conducts all its operations based on Islamic principles under the supervision of the Sharia Supervisory Board (DPS).

The products offered by BPRS MMS Ponorogo include murabahah financing for productive and consumptive purposes, musyarakah financing for businesses, multi-service ijarah financing for services including education, and various savings products such as wadiah savings and mudharabah deposits. In the context of education financing, BPRS MMS has officially collaborated with Muhammadiyah University of Ponorogo since 2020, which then resulted in a UKT advance product as a Sharia-compliant education financing instrument.

Institutionally, BPRS MMS Ponorogo has a comparative advantage in the form of emotional and ideological closeness with the Muhammadiyah community in Ponorogo, including students and families of the UMPO academic community. This provides invaluable social capital in building customer trust and expanding service reach. On the other hand, as a financial institution of BPRS scale, it has limited capital capacity that must be managed carefully to avoid jeopardizing the institution's liquidity and financial health.

4.2 UKT Advance Product Implementation Mechanism

UKT advance products at BPRS MMS Ponorogo are operated using two main contracts, namely the murabahah contract and the multi-service ijarah contract. The selection of this contract is based on the relevant DSN-MUI fatwa, namely DSN-MUI Fatwa Number 44/DSN-MUI/VIII/2004 concerning Multi-service Financing and DSN-MUI Fatwa Number 04/DSN-MUI/IV/2000 concerning Murabahah. (DSN-MUI, 2004) In practice, the multi-service ijarah contract is more widely used because it is considered more appropriate to the characteristics of educational service financing, where the bank acts as a provider of funding facilities to pay tuition fees on behalf of customers /students to universities.

The UKT advance financing application process begins with students coming directly to the MMS BPRS office or coordinating with the UMPO Finance Bureau. Students complete an application form and attach the required documents, including: an active student card, a parent's or guardian's ID card (KTP), a pay slip or proof of income from their parent/guardian, and a certificate of active student status from their campus. These documents are then verified by the MMS BPRS financing analysis team.



The second stage is a feasibility analysis process conducted by the BPRS MMS financing committee. This analysis covers aspects of *Character* (customer character), *Capacity* (payment ability), *Capital* (asset/capital ownership), *Collateral* (collateral), and *Condition* (economic condition), also known as the 5C principle. (Hamonangan, 2020) The character assessment is conducted through checking the student's academic history and integrity, while the repayment capacity assessment is based on the financial capacity of the parent or guardian acting as guarantor. This process typically takes three to seven business days.

Once deemed eligible, the client signs a financing agreement in the presence of BPRS MMS staff. Funds are disbursed directly to the university's official account, not to the student's personal account, to ensure the funds are used for their intended purpose, namely the payment of UKT (tuition fees). This mechanism also reflects the principles of prudence and transparency emphasized by the Financial Services Authority (OJK).

The UKT advance financing period at BPRS MMS generally ranges from six to twelve months, adjusted to the customer's repayment capacity. The margin, or *ujrah*, set by BPRS MMS is competitive and has been approved by the Sharia Supervisory Board, taking into account the principles of fairness and not burdening the customer. An interview with Edi, Head of Marketing at MMS, confirmed that the margin is not solely based on profit orientation, but also considers social aspects and the institution's mission of *da'wah*. At the end of the period, if there are arrears, the campus will reimburse the shortfall, and upon graduation, the student will be required to pay the balance.

This series of processes illustrates that BPRS MMS Ponorogo has developed a well-structured UKT advance financing system, integrating aspects of sharia compliance, financial prudence, and social sensitivity. This system serves as an important foundation for the analysis of Islamic law, which will be outlined in the following subsection.

4.3 Analysis of *Maslahah Murrasa* on UKT Bailout Products

To analyze the UKT bailout product at BPRS MMS Ponorogo within *the Maslahah Murlah framework*, it is necessary to first identify whether the product meets the three main requirements formulated by Imam al-Ghazali, namely *dharuriyyah*, *qath'iyyah*, and *kulliyyah*.

First, from the *dharuriyyah aspect*. Students' need for UKT financing is not merely a luxurious desire (*tahsiniyyat*), but rather a need that touches on fundamental interests, namely the continuity of education. Education, in the hierarchy of *maqasid ash-syari'ah*, is included in the category of *hifz al-'aql* which is a primary need. The inability to pay UKT on time threatens the loss of students' academic status, which in turn impacts the severance of access to education. Data from the UMPO Finance Bureau shows that an average of 15-20% of students each semester experience difficulty in paying UKT on time. This condition proves that the need for UKT bridging products is *dharuri*.

Second, from the *qath'iyyah aspect*. The benefits generated by the UKT advance product can be identified with certainty and can be measured. Based on the data collected,



since this product was launched, not a single UMPO student using the BPRS MMS advance product has been forced to take leave or drop out of college due to late UKT payments. This is empirical evidence that shows the benefits of this product are real (*qath'i*), not merely speculative or assumed.

Third, from a cultural perspective. Difficulty paying tuition fees (UKT) is not limited to one or two students, but rather to the majority of students from lower-middle-class families. The universal nature of this problem makes the UKT advance product a solution that benefits the collective (*kuliy*), not just specific individuals. The scale of the collaboration between BPRS MMS and UMPO, which covers all eligible UMPO students, further reinforces the *kuliy nature* of this product.

In addition to meeting these three main requirements, it is also necessary to ensure that the UKT advance product does not conflict with clear texts. A review of the contracts used, namely multi-service *ijarah* and *murabahah*, shows that both have a strong foundation in the Qur'an and Hadith, and have been legitimized through a fatwa from the DSN-MUI. There is no text that explicitly prohibits education financing through Islamic financial institutions using these contracts. Therefore, the UKT advance product at BPRS MMS Ponorogo meets all the requirements of *Maslahah Mursalah* and can be declared to have strong legal legitimacy from this perspective.

One thing that needs to be considered is that the validity of *Maslahah Mursalah* in this context requires ongoing supervision to ensure that the objective of *maslahah* does not shift into *mafsadah* (harm). If the BPRS sets excessive margins, thus burdening customers, or if the financing mechanism is not transparent, this product could potentially lose its *Maslahah Mursalah* legitimacy. Therefore, the role of the Sharia Supervisory Board in monitoring the suitability and fairness of this product's operational practices is crucial.

4.4 Al-Hajah Emergency Analysis of UKT Advance Products

The analysis of *the al-Hajah Emergency* on UKT advance products at BPRS MMS Ponorogo begins with a fundamental question: can the condition of students' inability to pay UKT on time be qualified as an emergency or *hajah* in the *fiqh* sense?

Referring to the definitions put forward by scholars, an emergency requires a direct threat to one of the five main objectives of *sharia*. Meanwhile, *hajah* refers to a condition that, if not addressed, will cause significant hardship (*haraj*), even if it has not yet reached the level of directly threatening existence. The case of a student who is threatened with losing his active status due to inability to pay UKT can be categorized as *al-hajah*, because the threat faced is difficulty in accessing education—which falls under the category of *hifz al-'aql*—rather than a direct threat to life.

However, it should be noted that in some extreme cases, the financial pressure associated with paying tuition fees has been shown to have far more serious consequences. Several media reports have documented students experiencing physical and psychological health problems due to the economic pressures associated with paying

tuition fees. In such a context, the hajah situation has the potential to escalate to an emergency level, affecting the hifz al-nafs aspect.

More relevant in the context of this research is the concept of *al-hajah al-ammah*, namely the need felt generally by a community. Islamic jurisprudence dictates that *al-hajah al-ammah* has the same legalizing power as an emergency in the context of implementing rukhsah (legal leniency). The fact that tens, even hundreds of students each semester at UMPO alone—not to mention other universities—experiences difficulties paying their tuition fees (UKT) indicates that this condition meets the criteria for *al-hajah al-ammah*.

Based on the principle of *al-hajjatu tanzilu manzilata al-dharurati*, the presence of UKT bridging products from BPRS MMS in response to this *al-hajah al-ammah* has strong legal justification. This product exists not to facilitate something inherently forbidden, but rather to meet urgent needs through financial instruments that comply with sharia principles. In other words, the concept of Darurat *al-Hajah* in this context is not used to permit the forbidden, but rather to emphasize the urgency and legitimacy of what is already permissible.

Another important aspect to emphasize is that the UKT advance product at BPRS MMS does not create excessive dependency (*moral hazard*) for customers. A rigorous verification and feasibility analysis process ensures that this facility is only provided to those who truly need it and have the ability to repay it. This aligns with the principle that rukhsah based on hajah should only be used to the extent of need (*bi qadri al-hajah*), not to excess.

4.5 Social Implications and Contribution to Maqasid Asy-Syari'ah

Beyond the formal legal aspects, the UKT advance product at BPRS MMS Ponorogo has significant social implications and deserves analysis within the broader *maqasid al-syari'ah* framework. This product directly supports the realization of hifz al-'aql by facilitating educational access for economically disadvantaged students. This represents a concrete contribution of Islamic financial institutions to creating a more inclusive and equitable educational ecosystem.

From a *hifz al-mal* (protecting wealth) perspective, UKT bridging loans also contribute to more planned and responsible financial management. Compared to conventional online loans, which often trap customers in an endless cycle of debt, the BPRS MMS product offers a more structured mechanism with clear terms, transparent margins, and no interest penalties. This protects customers from long-term financial risks that could be more detrimental.

The collaboration between BPRS MMS and UMPO also reflects a productive synergy between financial institutions and educational institutions within a shared value ecosystem. From an Islamic economic perspective, this synergy is a manifestation of the principle of *ta'awun* (mutual assistance), which is the ethical foundation of all Islamic



economic activity. When financial and educational institutions work together for a noble purpose, the social impact extends far beyond mere financial transactions.

However, this study also identified several challenges that require attention. First, the limited capital capacity of BPRS (Small Business Institutions) hinders their ability to expand their services to more students. Second, the low level of Islamic financial literacy among students has the potential to lead to misunderstandings about this product. Third, clearer standardization of procedures is needed to ensure that UKT advance financing practices at BPRS do not deviate from Islamic principles in the future.

5. Conclusion

Based on the research and analysis presented, several key conclusions can be drawn. First, the implementation of the UKT advance product at BPRS Mitra Mentari Sejahtera Ponorogo has met the *Maslahah Mursalah* criteria, which encompasses the necessities (*daruriyyah*), necessities (*qath'iyyah*), and necessities (*kulliyyah*). This product provides tangible, empirically measurable benefits, namely ensuring the continuity of education for students experiencing financial difficulties, without any explicit text prohibiting it.

Second, the condition of a student's inability to fulfill the obligation to pay UKT on time can be qualified as *al-hajah al-ammah* in fiqh terminology. Based on the principle of *al-hajjatu tanzilu manzilata al-dharurati*, this condition provides strong legal legitimacy for the presence of sharia-based educational financing products such as those offered by BPRS MMS Ponorogo.

Third, the financing mechanism, which utilizes a multi-service *ijarah* contract, implemented with principles of transparency, prudence, and adequate sharia oversight, makes this UKT bridging product not only legitimate under Islamic law but also financially viable. Direct disbursement of funds to university accounts, a structured feasibility analysis process, and oversight by the Sharia Supervisory Board (DPS) are key features that ensure the sharia integrity of this product.

This study recommends several things: *first*, BPRS MMS Ponorogo needs to continue to improve its capital and human resource capacity to expand the reach of UKT (Small Tuition Fee) bridging services. *Second*, a sharia financial education program should be developed for university students using this product to ensure they understand their rights and obligations comprehensively. *Third*, other sharia financial institutions, particularly BPRS affiliated with educational institutions, should be encouraged to adopt a similar model, taking into account their respective local contexts and conditions. *Fourth*, the Financial Services Authority (OJK) and the National Sharia Council (DSN-MUI) should consider issuing specific guidelines regarding education financing products at BPRS to ensure more standardized practices and protect against irregularities. This study has several limitations that should be acknowledged. The focus on a single institution (BPRS MMS Ponorogo) limits the generalizability of the findings. Further research with a broader scope, such as a comparison across several BPRS with different characteristics, or using



a mixed methodology that integrates quantitative approaches, would greatly enrich our understanding of the phenomenon of sharia education financing in Indonesia.

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