Analysis of *Fiqih* Textbooks for Madrasah Aliyah Grade X : A Contextual Learning Review

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Abstract:
Improving education quality is a crucial policy in Indonesia, yet *Fiqh* education in Madrasah Aliyah faces challenges due to potentially unengaging teaching methods. Textbooks play a pivotal role as the primary source of knowledge. This study evaluates the appropriateness of the Class X *Fiqh* Textbook in the context of contextual learning, aligning teaching material with real-world scenarios for practical student connections. The article specifically focuses on analyzing Class X *Fiqh* Textbooks in the context of contextual learning. This exploratory and descriptive study uses checklists and documentation to analyze data, incorporating theoretical insights from literature studies. The findings reveal the absence of the constructivism element, the presence of standardized procedural topics like Hajj, Umrah, *Qurban*, and Aqiqah, and predominantly conceptual material in discussions about wealth ownership release, usury, banks, and insurance. Consequently, students acquire knowledge without a genuine understanding of the content. The findings reveal a deficiency in constructivism within Grade X *Fikih* teaching materials, particularly in conceptual areas like asset ownership transfer, usury, banks, and insurance. Procedural content related to Hajj and Umrah, *Qurban*, and *Akikah* is already standardized. This gap may lead to students acquiring knowledge without a thorough understanding. To enhance comprehension, adjustments or additional constructivist elements are essential in the learning process.

Keywords: *Textbooks, Contextual Learning, Madrasah Aliyah*

Introduction

In implementing education, motivation becomes crucial. Motivation can be provided in various ways, one of which is by presenting engaging and relevant teaching materials. Teaching materials are inseparable from the curriculum. As stipulated in the Guidelines for Teaching Programs (GBPP), teaching materials essentially refer to the curriculum content, always aiming to achieve instructional objectives in the field of study. Currently, it is not uncommon to find textbooks published by publishers that do not meet the requirements as materials that can enhance students' learning motivation. Consequently, many textbooks are written merely to fulfill the impact of learning, lacking in addressing the competencies of the subjects or study programs. This is due to the lack of content that stimulates students to think critically about everyday life phenomena. In other

words, these textbooks tend to be more textual than contextual. This is particularly felt in social and religious sciences, including *Fiqih*.

Fiqih, at any level, will cover Islamic laws both in worship and transactions. This indicates that *Fiqih* learning aims to prepare practitioners of Islamic laws in their daily lives. This expectation cannot be easily achieved without synergy from all elements of learning, including the textbooks used in the implementation of education. Faced with these concerns, the author aims to analyze textbooks published by the Ministry of Religious Affairs of the Republic of Indonesia from a different perspective, namely, a review of contextual learning components. This paper will specifically focus on teaching materials for Grade X in the subject of *Fiqih*.

Literature Review

Definition of Contextual Learning

Every learning activity can result in a change, namely the concept of learning. This learning concept is evident in the instruction given to seventh-grade students. Therefore, appropriate learning is a question of the effectiveness of that instructional activity[1]. Contextual Teaching and Learning (CTL) is a learning concept that helps teachers connect the material they teach with real-world situations for students. It encourages students to establish a relationship between the knowledge they possess and its application in their daily lives. This approach involves seven main components of effective learning: constructivism, questioning, inquiry, learning community, modeling, and authentic assessment (Contextual Learning Strategies).

Seven Components of Effective Learning

1. Constructivism

Constructivism is the foundational philosophy of the CTL approach, emphasizing that knowledge is built by individuals gradually and expanded through limited and deliberate contexts. Knowledge is not a set of ready-to-be-memorized facts, concepts, or rules. Individuals must construct and give meaning to knowledge through real-life experiences. Students need to be accustomed to problem-solving, discovering things that are useful to them, and engaging with ideas. Teachers cannot impart all knowledge to students; students must construct their own knowledge. The essence of constructivism is the idea that students should find and transform complex information into different situations, and if desired, that information becomes their own.

2. Inquiry (Discovery)

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[1] Depdiknas. (2003). "Undang-undang RI No.20 tahun 2003 tentang Sistem Pendidikan Nasional". Diunduh dari https://kelembagaan.ristekdikti.go.id/wpcontent/uploads/2016/08/UU_no_20_th_2003.pdf pada 22 Juli 2019

Discovery is a core part of CTL-based learning activities. The knowledge and skills acquired by students are expected to result not from memorizing a set of facts but from their own discoveries. Teachers should consistently design activities that refer to discovery, regardless of the material being taught. Topics such as the existence of two types of reptiles should be discovered by students themselves, not according to a book: Observation, Questioning, Hypothesizing, Data Gathering, Conclusion.

3. Questioning

One's knowledge always begins with questioning. Before knowing the city of Palu, someone asks, "Which way is Palu City?" Questioning is a key strategy in CTL-based learning. Questioning in learning is seen as an essential part of implementing inquiry-based learning, involving digging for information, confirming what is already known, and directing attention to aspects not yet known.

4. Learning Community

The Learning Community concept suggests that learning outcomes should be obtained through collaboration with others. When a child learns to sharpen a pencil with an electronic sharpener, they ask. If everyone is willing to learn from others, then everyone else can be a source of learning, and this fundamentally means every teaching method in the classroom.

5. Modeling

The next component of CTL is modeling, meaning that in a learning process, there is a model that can be imitated for specific skills or knowledge. The model can be a way of operating something, throwing a ball in sports, a sample piece of writing, how to pronounce English, and so on.

6. Reflection

Reflection is also a crucial part of learning with the CTL approach. Reflection is thinking about what has just been learned or looking back on what has been done in the past. Students highlight what they have recently learned as a new knowledge structure, enriching or revising previous knowledge. Reflection is a response to events, activities, or newly acquired knowledge.

7. Authentic Assessment

Assessment is the process of collecting various data that can provide an overview of students' learning progress. Understanding students' learning progress is crucial for teachers to ensure that students are undergoing the learning process correctly. If the data collected by the teacher identifies that students are experiencing a learning bottleneck.

In this paper, contextual learning refers to a learning concept that helps teachers connect the material they teach with real-world situations for students. It encourages students to establish a relationship between the knowledge they possess and its application in their daily lives, involving seven main components of effective learning: constructivism, questioning, inquiry, learning community, modeling, and authentic assessment.

Understanding the Subject of *Fiqih*

1. Definition of *Fiqih*

Fiqih, etymologically, means understanding. In terms of terminology, *Fiqih* is a discipline that studies and elaborates on the fundamental legal norms found in the Qur'an and the general provisions found in the Prophet's Sunnah. The Sunnah of the Prophet used as a reference is a written source usually found in hadith books. *Fiqih* is also considered the practical science of Islamic laws, addressing issues related to daily worship, such as halal and haram foods, cleanliness, prayer, almsgiving, inheritance, fasting, buying and selling, marriage, and more[2].

Fiqih plays a crucial role in Islam by explaining the implementation of laws governing all aspects of Islamic life[3]. The aim is to provide detailed explanations of each law based on the contents of the *Qur'an* and the *Sunnah. Fiqih* serves as the foundation for a legal system based on the content of the Qur'an and Hadith, as mentioned in the words of Allah SWT, such as "Establish prayer" (QS. An-Nisa:77) and "Do not approach adultery" (QS. Al-Isra:32), along with other specific evidence related to legal issues in Islam[4]. Thus, *Fiqih* is a compilation of evidence and verses from the Qur'an that underpin Quranic law.

Fiqh is a component of Islamic Education (PAI) in public schools. In madrasahs, *Fiqih* is a mandatory subject taught to students from grades one to six. Other subjects in Islamic education include Al-Qur'an Hadith, Akidah Akhlak, and Islamic Cultural History[5]. One of these Islamic education subjects is *Fiqih*. Through the *Fiqih* subject, students learn to comprehend the laws and regulations governing the execution of Allah's commands. Moreover, the *Fiqih* subject is essential for students as a source to practice Islamic teachings in their daily lives.

2. Objectives of the *Fiqih* Subject

The *Fiqih* subject is directed towards encouraging, guiding, developing, and nurturing students to understand and appreciate Islamic laws. To achieve this, the *Fiqih* subject initially covers the laws related to activities commonly encountered by students in their surroundings, such as prayers, fasting, almsgiving, pilgrimage, and more. This approach allows students to gradually build

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[2] Abu Ahmadi Abdul Fatah Idris, (1990), *Terjemahan Fiqih Islam Lengkap*, (Jakarta: Rineka Cipta), 1-3

[3] Mohammad Daud Ali, (1990), *Hukum Islam.* (Jakarta: PT Raja Grafindo Persada), 48-49

[4] Abdul Aziz Muhammad Azzam, 2010, *Fiqih Muamalah*, (Jakarta: Bumi Akasara), 4-5

[5] Heri Juhari Mucthar, (2012), *Fikih Pendidikan*, (Bandung: PT Remaja Rosdakarya. 2012), 15

their own knowledge about religion, serving as a guide for applying this knowledge in their daily lives.

The *Fiqih* subject for primary Islamic schools (Madrasah Ibtidaiyah) emphasizes understanding, experience, and habituation. It is essential as it equips students to implement Islamic laws in a straightforward manner in both worship and daily behavior, serving as a foundation for their education in subsequent stages[6]. By studying *Fiqih*, it is hoped that students will become good Muslim individuals, as exemplified by Prophet Muhammad in the hadith that emphasizes the importance of seeking knowledge for both worldly and hereafter benefits.

The objectives of *Fiqih* learning in a higher Islamic school (Madrasah Aliyah) include[7]:

a. Enabling students to understand the implementation of Islamic laws in worship and transactions to serve as a guide in personal and social life.

b. Facilitating students in carrying out and practicing Islamic laws correctly as an embodiment of obedience to Allah's commands.

3. Scope of the *Fiqih* Subject

The scope of the *Fiqih* subject in Madrasah Aliyah includes[8]: a) Study of the principles of worship and Sharia in Islam, b) Islamic laws and regulations regarding almsgiving and pilgrimage, their wisdom, and management, c) Wisdom behind sacrifices and naming ceremonies, d) Islamic laws concerning the handling of deceased bodies, e) Islamic laws on ownership, economic concepts in Islam, and their wisdom, f) Islamic laws on leasing and changes in wealth, along with their wisdom, g) Islamic laws on agency and reconciliation, along with their wisdom, h) Islamic laws on security and guardianship, along with their wisdom, i) Riba, banking, and insurance in Islam, j) Islamic laws on criminal offenses, hudud, and their wisdom, k) Islamic laws on justice and their wisdom, l) Islamic laws on family and inheritance, m) Islamic laws on political governance, n) Sources of Islamic law and *taklifi* law., o) Basics of reasoning *(istinbat)* in Islamic jurisprudence, p) Principles of jurisprudential methods and their application.

4. Graduation Competency Standards for *Fiqih* Learning in Madrasah

Understanding and implementing various *Fiqih* studies related to both worship and transactions, grounded in the principles and rules of usul al-*Fiqh* (jurisprudential principles),

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[6] Muhaimin, (1996), *Strategi Belajar Mengajar*, (Surabaya: CV Citra Media), 130
[7] Alaiddin Kotto, (2004), *Ilmu Fiqih dan Ushul Fiqih* (Jakarta: PT Raja Grafindo Persada), 5
[8] KMA no 165 tahun 2014 K 13 Mata Pelajaran PAI dan B arab Pada Madrasah

and exploring their purposes and wisdom as preparation for further education and for living in society[9].

5.   Core Competencies and Basic Competencies for *Fiqih* Subject in Grade X

In the 2006 curriculum (KTSP), there were terms like Competency Standards (SK) and Basic Competencies (KD), which served as guidelines in developing learning materials, learning activities, and indicators of competency achievement[10]. However, in the 2013 curriculum, SK and KD were replaced by Core Competencies (KI) and Basic Competencies (KD). Core Competencies (KI) represent a categorical description of competencies in terms of attitudes, knowledge, and skills that students must learn for a certain school level, class, and subject. Core Competencies (KI) function as the organizing elements for Basic Competencies (KD). Core Competencies are designed in four interconnected groups. Attitude competencies include spiritual attitudes (KI-1) and social attitudes (KI-2), knowledge competencies (KI-3) to achieve knowledgeable individuals, and skill competencies (KI-4) to produce competent and creative individuals.

Methods

This study is structured as Exploratory Descriptive Research, wherein the data collected via checklists and documents will undergo a comprehensive analysis conducted by the researcher, drawing insights from references in literature studies or theoretical frameworks[11]. The analytical process involves furnishing responses categorized as "exists" or "does not exist" concerning the established parameters or research indicators. Following the completion of data collection, the subsequent phase entails organizing the analyzed results into specific categories aligned with the research indicators pre-identified in the earlier stages of the study[12].

In ensuring the reliability and credibility of the findings, this study will rigorously assess the validity of the collected data through various methods. A critical aspect of this assessment involves cross-referencing the results with existing scholarly literature, theoretical frameworks, or established principles in the field, aiming to bolster the credibility and authenticity of the data[13]. Additionally, internal validity checks will be implemented to ensure consistent application of research instruments, contributing to result reliability and overall research validity. External validation will

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[9] KMA no 165 tahun 2014 K 13 Mata Pelajaran PAI dan B arab Pada Madrasah, 50.

[10] Kemendikbud, (2013), *Bahan Uji Publik Kurikulum 2013*, (Jakarta: Kemendikbud), 31-33.

[11] Hasyim, S. (2022). *Integrating Contextual Learning into the Classroom: A Practical Guide for Educators*. Academic Press

[12] Maxwell, J. A., (2013), *Qualitative Research Design: An interactive Approach.* Sage Publications, 60

[13] Creswell, J. W., (2014), *Research Design: Qualitative, Quantitative, And Mixed Methods Approaches.* Sage Publications, 76

also be sought through feedback from experts, providing an independent perspective on the study's methodology and findings, further assuring the validity of the research outcomes. These stringent validation measures aim to strengthen data integrity, enhance research trustworthiness, and fortify the overall robustness of the study.

Results and Discussion

Presentation of the Analysis of Teaching Materials in Grade X *Fiqih* from the Perspective of Contextual Learning Components.

1. Results of Contextual Analysis of Teaching Materials Chapter I: *Fiqh* and Its Development

In the analysis conducted, the author utilizes the seven components of active learning as dissecting tools mentioned in the theory above, applied to the textbook issued by the Ministry of Religious Affairs of the Republic of Indonesia. The attached data in the analysis are presented below. Overall, the content in Chapter 1 discussing the development of *Fiqh* science is predominantly a presentation of factual information about the periodization of *Fiqh* science development and biographies of *Fiqh* figures. Thus, it is not feasible for students to construct it. This is understandable, especially in religious teachings where certain aspects are inherently fixed, leading students to memorize them. There is also a discrepancy between the concept map presented and the actual content. The concept map only includes three subtopics: the concept of *Fiqh* in Islam, the scope of *Fiqh*, and the periodization of *Fiqh* science development. However, the covered material includes discussions on worship and its characteristics.

Nevertheless, this textbook incorporates supportive elements that encourage students to develop their thinking and relate it to daily life. The inclusion of questioning elements is evident through the use of images that prompt students to think and stimulate curiosity relevant to the upcoming material. For example, an image showing someone praying on a mountain may prompt students to think about the rules of prayer in challenging locations like mountains or the regulations regarding wearing dirty clothes during worship in constrained environments such as mountains. This approach helps build students' understanding of the worship laws to be discussed in the material. Additionally, there is an element of learning community, where students are encouraged to engage in discussions, fostering interaction and knowledge exchange with their peers. This guides students to be more active in their learning. Furthermore, there is a modeling element, presenting the principles of worship in Islam that contain methods or foundations for worship. Finally, there is an element of authentic assessment, showcasing genuine learning outcomes from the learning process. In this *Fiqh* textbook for Grade X, these elements are present, as seen in the discussion

activity where students are required to present the results of their discussion. This activity reflects the actual performan 2. Results of Contextual Analysis of Teaching Materials

2. **Results of Contextual Analysis of Teaching Materials Chapter II: Conducting Funeral Ritesce of students' knowledge.**

In Chapter II, which discusses the conduct of funeral rites, the material is highly contextualized. This is evidenced by the presence of all elements of effective learning within the teaching materials. The focus of this material is on how students can apply their knowledge in everyday life. The constructivism element is evident, as students are not merely memorizing the procedures for handling the deceased; they are also confronted with new challenges that require them to discover new knowledge. In this material, not all aspects of funeral management are explicitly explained; instead, students are encouraged to build their own knowledge. For example, students are tasked with finding the procedures for bathing a deceased person whose body is damaged due to an accident (Page 40). This exemplifies the element of discovery. The questioning element is also present, as illustrated by the inclusion of images at the beginning of the chapter designed to stimulate students' curiosity about the correct procedures for handling a deceased person or what needs to be prepared when dealing with a deceased body. Educators can further develop this curiosity to build students' knowledge.

Furthermore, there is an element of learning community, where students interact with their peers about the learned material. This is evident in the simulation of funeral procedures, where students are asked to review their understanding of funeral management and practice it together using the provided mannequin or model. Additionally, there is a discussion activity where students engage in discussions about the procedures for bathing a deceased person whose body is damaged due to an accident. The modeling element is present throughout the chapter, offering guidelines for handling deceased bodies. The inclusion of a mannequin serves as a model to provide a more meaningful learning experience for students. Reflective practices are embedded in the character development section, which serves as an implication after the learning process has taken place. Lastly, there is an element of authentic assessment in the discussion activity, where students are required to present how to bathe a deceased person with a damaged body due to an accident.

3. **Results of Contextual Analysis of Teaching Materials Chapter III: Zakat**

In Chapter III, which discusses Zakat, the analysis suggests that the teaching material effectively incorporates various elements. The constructivism element is present, as the material supports students in constructing their knowledge, as seen on page 51. After learning about the possessions subject to zakat, students are encouraged to apply this knowledge in their daily lives. This element is related to the discovery aspect, as students are expected to discover new aspects after

expanding their knowledge. The questioning element is also integrated into the material, evident from the section where students are encouraged to ask questions at the beginning of the Zakat chapter. This is intended to stimulate students' curiosity and encourage them to seek more information. Furthermore, the modeling element is present in the Zakat material, providing numerous examples of zakat calculations based on different criteria. The reflective element is highlighted in the character development section, showcasing the attitudes that emerge after understanding the zakat regulations in Islam. Lastly, the authentic assessment element is embedded in the discussion activity, where students learn to calculate zakat, and the teacher can observe the students' process of calculating zakat based on the given problems.

4.   Results of Contextual Analysis of Teaching Materials Chapter IV: Hajj and Umrah

In Chapter IV, which discusses Hajj and Umrah, the material is more conceptual in nature. This section contains definite procedures for performing the rituals of Hajj and Umrah, covering topics such as the laws and obligatory conditions of Hajj, the pillars of Hajj and Umrah, obligatory and Sunnah acts of Hajj, types of Hajj, and the procedures for performing Hajj. Consequently, constructive material is not identified by the author in this conceptual-focused content. Furthermore, there is an element of questioning at the beginning of the chapter, serving as a stimulus for students to become interested in discussing Hajj and Umrah. The modeling element is present in the section detailing the procedures for performing the rituals of Hajj and Umrah, complemented by illustrations of various parts of the Kaaba, making this chapter's material well-structured in terms of modeling.

The element of a learning community is evident as students are encouraged to engage in discussions and exchange information and understanding regarding opinions on performing Hajj multiple times from the perspective of Islamic law and the utilization of funds for social purposes. Additionally, the element of reflection is found in the section deepening the material, encompassing the expected behavior of students after understanding the content of Hajj and Umrah. Lastly, the element of authentic assessment is present in the discussion activity, wherein students are asked to present their discussions. This serves as an indication for educators to gauge students' comprehension of the Hajj and Umrah material.

5.   Results of Contextual Analysis of Teaching Materials Chapter V: *Qurban* and *Akikah*

In Chapter V, which focuses on *Qurban* and *Akikah*, the analysis conducted by the author indicates that the material in this chapter lacks constructive elements. This observation is related to the conceptual nature of the content concerning the principles of *Qurban* and *Akikah*. According to the author's analysis, the material covers concepts such as the legal aspects of *Qurban* and *Akikah*, the history of *Qurban*, regulations regarding sacrificial animals for *Qurban* and *Akikah*, the

procedures for slaughtering sacrificial animals, the utilization of *Qurban* meat, and the timing of *Akikah*. Thus, the emphasis is on the concepts that need to be understood.

However, other elements are identified by the author in this chapter. The questioning element is present at the beginning of the discussion, where students are provided with a column to comment and ask questions as an introduction. The modeling element is found in this material, particularly in the section on the recommended practices in slaughtering; this part discusses what is recommended when sacrificing animals for *Qurban*. The learning community element is evident in the discussion activity, allowing students to engage in group discussions to address a case presented on page 98. This indicates that despite the conceptual and procedural nature of the material, it still incorporates learning activities to provide a meaningful learning experience for students. The reflection element can be found in the deepening character section by revealing the reflections of attitudes that should emerge in students after understanding the *Qurban* and *Akikah* material. Lastly, the authentic assessment element is present in the discussion activity, where students are subsequently asked to present the results of their discussion regarding whether *Qurban* or *Akikah* should take precedence for someone who has not undergone *Akikah* but wishes to sacrifice first.

6. **Results of Contextual Analysis of Teaching Materials Chapter VI: Chapter VI Ownership**

In Chapter VI regarding ownership (*Milkiyah*), as mentioned above, the author found that the element of constructivism is present in this material. It can be observed by providing evidence at the beginning of the discussion, indicating that this material seeks to build students' knowledge about ownership itself. In this material, the element of questioning is found, where there is a section that can raise questions from students, for example, in the part about whether the iḥyā'ul mawāt process requires permission from the imam (found on page 117). The term "imam" here may raise questions for students about what is meant by the imam.

Furthermore, the element of collaborative learning can be seen in the discussion activity point where students discuss with their group about issues related to ownership. The modeling element, according to the author, can be seen in the contract structure point where there are things that can serve as examples of implementing contracts in accordance with Islamic teachings. The reflective element can be seen in the character development point where the reflection of students' attitudes should be after understanding Islamic teachings, especially regarding ownership, contracts, and iḥyā'ul mawāt, as stated on page 118. Then, the actual assessment element is present in the follow-up to the discussion activity, demanding students to present the results of their discussion regarding issues related to ownership, contracts, and iḥyā'ul mawāt.

7. **Results of Contextual Analysis of Teaching Materials Chapter VII: Buying and Selling**

In the material of Chapter VII regarding buying and selling, according to the author's analysis, there is an element of constructivism where arguments about buying and selling are presented at the beginning of the discussion to build students' thoughts on buying and selling. Starting from these arguments, students can construct their knowledge about buying and selling. They can discover new things from this material because it is extensively and deeply discussed.

Next, the questioning element is not found by the author with the consideration that there is no question column or illustration that can attract students to ask, and also because the material on buying and selling is very extensive and in-depth. Then, the learning community element can be seen in the discussion activities on page 145, indicating interaction among students in this chapter's material. The modeling element can be observed in the buying and selling practices on page 126, which displays various buying and selling practices along with examples. The reflection element is found in the deepening of character points where the reflection of students' attitudes should be portrayed after understanding the material on buying and selling. The actual assessment element is found in the follow-up to the discussion activities that require students to present the results of their discussions on issues related to the understanding of buying and selling.

8. **Results of Contextual Analysis of Teaching Materials Chapter VIII: Cooperative Transactions**

In Chapter VIII regarding association transactions, from the writer's perspective, there is an element of constructivism because the material directly discusses various types of association transactions. Therefore, from these various transactions, students can build their knowledge about associations. However, there is no element of questioning, collaborative learning, reflection, and actual assessment in this material.

9. **Results of Contextual Analysis of Teaching Materials Chapter IX: Release and Change of Ownership of Property**

In Chapter XI, concerning the release and changes in wealth, from the perspective of the author's analysis, it does not show the element of constructivism. This is because the material in this chapter is more focused on concepts related to nafaqah, hibah, shodaqoh and gifts, as well as wakaf. According to the author, if you want to include constructive elements, you can provide a general overview at the beginning, such as a concept map or relevant evidence related to these materials. The element of discovery is considered visible because the initial knowledge of students about nafaqah, hibah frequently encountered in daily life can be found from the existing concepts in the material.

Furthermore, the element of questioning can be seen from the inclusion of columns for students to provide comments or questions according to the given illustrations. According to the author, this is an element that can motivate students to dig deeper into information about this material. The element of a learning community can be seen in the discussion activities section attached, where students are encouraged to interact and exchange information in groups. The element of reflection can be seen in the deepening character section, which outlines the reflection of the attitudes that students should have after understanding this material, as stated in page 176. The element of actual assessment can be seen from the follow-up to the discussion process, where students are then asked to present the 10. Results of contextual teaching material analysis

10. Results of Contextual Analysis of Teaching Materials Chapter X: Riba, Banks, Insurance

Chapter XII material regarding usury, banks, and insurance, from the writer's perspective, lacks the element of constructivism as the content is considered more conceptual. This includes definitions, laws, and various aspects of usury, banks, and insurance. However, students can still acquire knowledge about usury, banks, and insurance as these topics are closely related to daily life.

The modeling element in this material can be seen through the abundance of examples that are relevant to everyday life and easily understandable. For instance, in the section on various types of usury on page 183, examples are provided to give a tangible illustration to students. However, this chapter does not include elements of reflection, collaborative learning, and authentic assessment.

Conclusion

Upon reviewing the outcomes derived from the analysis conducted on the instructional materials of Islamic Law (Fikih) designed for Grade X and based on the contextual learning components, it becomes apparent that certain components are deficient in these materials. The examination of the data reveals a noteworthy observation, indicating that the constructivism element is notably lacking in the Fikih teaching materials. Despite the inclusion of procedural content related to standardized topics such as Hajj and Umrah, *Qurban*, and *Akikah*, the predominant emphasis within the materials tends to be conceptual. This disparity is particularly conspicuous in sections addressing the transfer of asset ownership and exploring subjects like usury, banks, and insurance.

As a result, students may acquire knowledge without attaining a profound understanding of the subjects covered. To address this issue, there is a necessity for adjustments or the inclusion of additional elements of constructivism within the instructional materials. By infusing these elements,

the learning process can be enhanced, fostering a more effective educational experience and facilitating a more comprehensive comprehension for the students.

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