

SETTLEMENTS

A settlement is any area where people have built homes and live, along with services like schools, shops, roads, and hospitals.

Types of Settlements

Rural settlements

A rural settlement is an area in the countryside where people live and where primary economic activities are practiced.

Farming (Agriculture)

Growing crops (maize, wheat, vegetables) and rearing animals (cattle, sheep, poultry).

Fishing

Catching fish and other sea animals from rivers, dams, and oceans.

Mining

Extracting minerals from the Earth, such as gold, coal, diamonds, and iron ore.

Forestry

Cutting down trees for wood, paper, and furniture.

Hunting and Gathering

Collecting wild animals and plants (now limited and regulated).

Urban settlements

An urban settlement is a place like a town or city where many people live and where secondary and tertiary economic activities are practised.

Secondary activities are jobs where factories and industries make things from raw materials'

egg turning wood into furniture or iron ore into steel.

Tertiary activities are service jobs.

People help others by selling goods, transporting people or items, or providing services like education and healthcare.

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Types of rural settlements

Isolated Farmstead

- An isolated farmstead is one farm where a family lives alone, not close to other farms.
- Only one household
- Houses are far apart from others
- Usually surrounded by farmland
- Common in areas where commercial farming takes place



A hamlet

- a very small rural settlement made up of a few houses, usually with a very small population and few or no services.
- A small cluster of 4–10 houses in the countryside with no shops or schools.
- Very few houses
- Small population
- Few or no services (no shops, clinics, or schools)
- People often depend on farming or nearby towns for work and services



A village

- a rural settlement that is bigger than a hamlet but smaller than a town, where people live close together and have a few basic services.
- More people than a hamlet, fewer than a town
- Houses are close together (clustered)
- Has some basic services (e.g. a primary school, small shops, clinic, or church)
- People mainly work in farming or nearby towns
- Strong community relationships
- A rural settlement with many houses, a school, a clinic, and a few small shops.



Settlement name	Isolated Farmstead	Hamlet	Village
Type of settlement	Rural	Rural	Rural
Number of houses	Only one house/farm	Few houses	Many houses
Population size	Very small (one family)	Small	Larger than a hamlet
Settlement pattern	Dispersed	Clustered	Clustered
Services available	None	Very few or none	Some basic services
Economic activities	Farming (commercial or subsistence)	Farming or nearby towns	Farming and small businesses
Distance between houses	Very far apart	Houses close together	Houses close together
Example	One farmhouse surrounded by fields	Small group of houses	Rural area with a school and shops

ECONOMIC ACTIVITIES IN RURAL AREAS

FARMING

Farming is a primary economic activity that involves growing crops and rearing animals to produce food and raw materials.

Farming produces raw materials like:

- Crops (maize, wheat, vegetables)
- Animal products (milk, meat, wool, eggs)

FORESTRY

Forestry is a primary economic activity that involves planting, growing, managing, and cutting down trees to produce wood and wood-related products.

FISHING

Fishing is a primary economic activity that involves catching fish and other sea animals from rivers, lakes, dams, and oceans for food and trade

Urban settlements

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Land use within urban settlements,

Land use in urban settlements refers to how land in towns and cities is used for different activities such as housing, business, industry, and recreation.



Central Business District



A Central Business District (CBD) is the main commercial and business area of a city where most shops, offices, banks, and services are found.

- The CBD is the city centre.
- It is the busiest part of a town or city, where people go to work, shop, and do business.

High concentration of businesses

- Offices, banks, shops, and company headquarters

High land values

- Land is expensive because everyone wants to be there
- Tall buildings (skyscrapers) To save space, buildings grow upwards

Heavy traffic and congestion

- Many people travel to the CBD daily for work

Good transport access

- Taxi ranks, bus stations, train stations

Few residential buildings

- Not many people live in the CBD compared to other areas

Zones for industry

The zone for light industry is an area in a city where small-scale factories and industries that cause little pollution are located.

The light-industry zone is an area where factories make or assemble goods that are not noisy, not very polluting, and safe to be near homes.

- Factories are small to medium-sized
- Low levels of noise and pollution
- Often located near residential areas
- Good access to roads and transport
- Provides jobs for local people
- Usually found outside the CBD
- Often between residential areas and heavy-industry zones
- Placed where workers can travel easily from home

Examples

- Clothing and textile factories
- Food processing (bakeries, dairies)
- Furniture making
- Electronics assembly
- Printing and packaging factories

The zone for heavy

The zone for heavy industry is an area in a city where large factories and industries that cause high levels of noise, pollution, and heavy transport are located.

The heavy-industry zone is where big factories and plants operate. These industries are often noisy and polluting, so they are built far away from homes.

- Large factories and plants
- High levels of noise and pollution
- Uses heavy machinery
- Requires large amounts of land
- Located far from residential areas
- Close to railways, roads, harbours, or power supplies
- Produces goods in large quantities

Examples

- Steel production
- Oil refineries
- Chemical factories
- Power stations
- Vehicle manufacturing plants
- Cement factories

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Residential areas (high, middle, and low income),

A high-income residential area is a place where rich people live.

- The houses are usually big and expensive, and the area is clean, quiet, and well-serviced.
- Located far from the CBD
- Big homes, often with gardens, swimming pools, and garages
- Fewer people live in the area because houses are far apart
- Security guards, fences, walls, and gated communities
- Good environment
- Clean surroundings, parks, trees, and open spaces
- Usually found in the suburbs, away from busy industrial areas



A middle-income residential zone is where people with regular jobs and average earnings live.

- The houses are comfortable but not very expensive, and most basic services are available.
- Medium-sized houses
- Includes houses, townhouses, duplexes, and some flats
- More people than high-income areas, fewer than low-income areas
- Good basic services
- Located between the CBD and suburbs
- Good access to work and transport
- Clean and organised, but less spacious than high-income areas



A low-income residential area is where poor or low-earning people live.

- Many people live close together, and houses are usually small and closely packed.
- Small houses or informal dwellings
- Includes RDP houses, shacks, backyard dwellings, and informal settlements
- Many people live in a small area
- Limited services and infrastructure
- Some areas may lack proper water, sanitation, electricity, and waste removal
- Located close to the industrial areas , so residents can be near jobs in factories
- Low land values
- Land is cheaper compared to other residential zones
- Overcrowding



shopping centers

This type of land use is where people go to shop and access services like banks, restaurants, and offices.

These places are usually easy to reach and very busy.

- Commercial land use
- Mainly used for business activities
- Many shops and services
- Includes supermarkets, malls, banks, offices, salons, restaurants
- Busy and crowded
- Many people visit daily to shop or work
- Good transport access
- Located near roads, taxi ranks, bus stops, or train stations
- High land values
- Land is expensive because many businesses want to be located there
- Usually found in or near the CBD Or in large suburban shopping centres

Recreational zones



Recreational zones are places where people go to relax, have fun, exercise, or spend free time after work or school.

- Used for leisure and enjoyment
- Help people relax and keep healthy
- Usually quiet and pleasant
- Often have open spaces and greenery
- Can be found near residential areas or the CBD
- Accessible by public transport