



Collegedunia NCERT Notes

The Ultimate NCERT Revision Guide for Class 12 Geography

India: People and Economy (Book 2, Unit II) – Reprint 2026-27

Chapter 2: Human Settlements

Human Settlements Class 12 Notes – Rural and Urban Settlements, Types, Evolution and Functional Classification of Towns

For CBSE Board, CUET (UG) and UPSC foundation preparation

Also see for this chapter: [NCERT Solutions](#)

How to use these notes

This guide covers the full NCERT chapter **Human Settlements** from *India: People and Economy*. It explains what a settlement is, the four types of rural settlements, the meaning of urban settlements, how Indian towns grew over time, the trend of urbanisation, and the functional classes of towns. Each section has clear prose, labelled diagrams, comparison tables and exam tips so you can both learn and revise fast.

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1 Introduction to Human Settlements

A human settlement is a cluster of dwellings of any type or size where people live. People build houses and other structures and use the surrounding land as their economic support base. So a settlement always involves two things together: a group of people living close to each other, and a piece of territory that gives them their resources. Settlements range from a tiny hamlet to a huge metropolitan city. As the size grows, the economic work, the social life, the ecology and even the technology of the place change with it. This chapter studies how settlements are classified in India and how Indian towns developed over centuries.

1.1 What a Settlement Means

The word “settlement” is more than just a group of houses. It is the way people organise themselves on the land for living and for making a living. A settlement therefore has a **population** (the people) and a **territory** (the land or resource base around it). The size and spacing of dwellings decide whether we call a place a village or a town.

- Small and sparsely spaced settlements are usually **villages**, which depend on farming and other primary activities.
- Fewer but larger and closely spaced settlements are **urban settlements (towns and cities)**, which depend on secondary and tertiary activities.
- With size, the social structure shifts from intimate, personal relations to formal, impersonal ones.

Two parts of every settlement

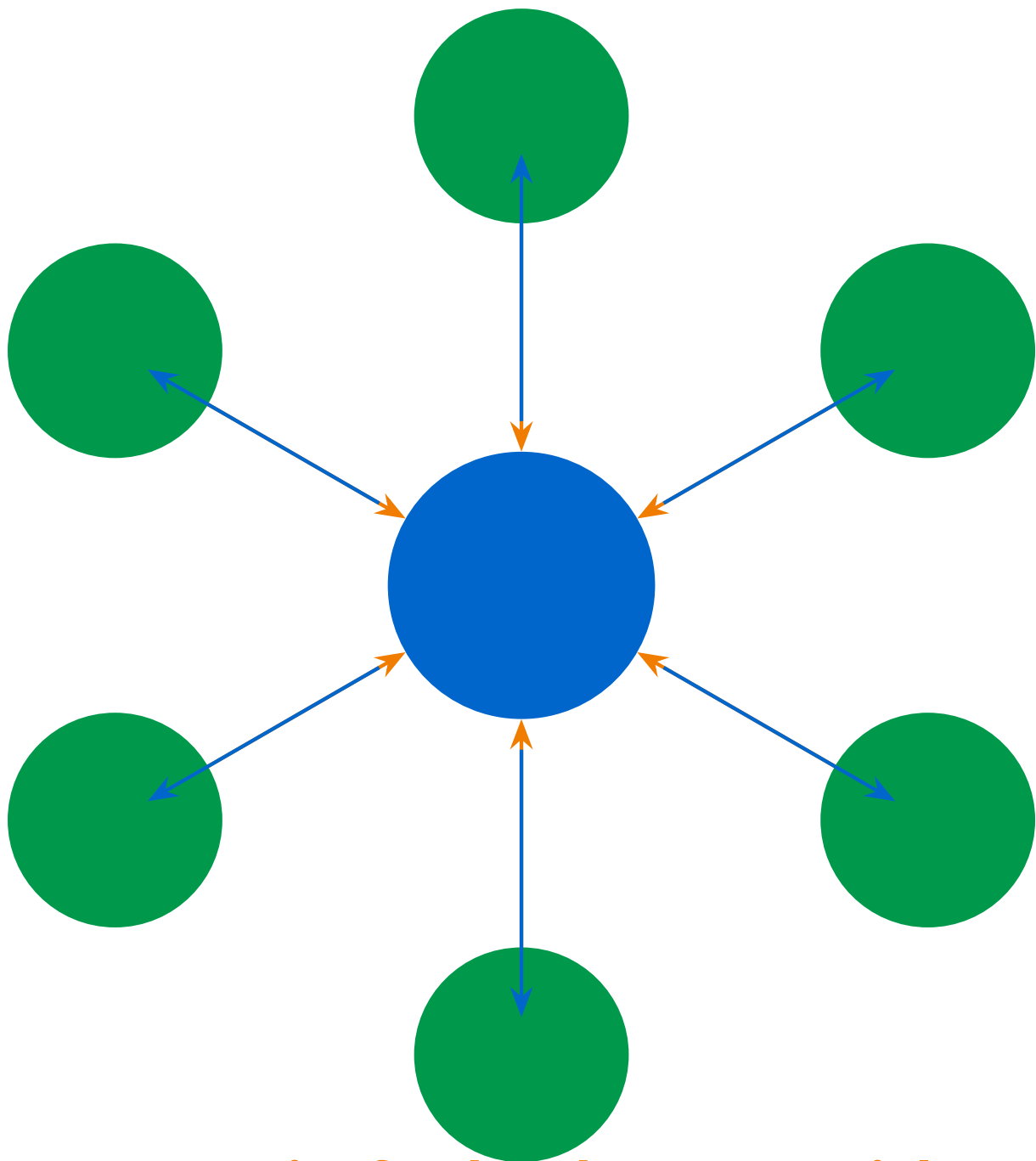
A settlement = **grouping of people** + **apportioning of territory** as their resource base. Remove either part and it is no longer a settlement.

1.2 Rural versus Urban Settlements

Settlements are broadly divided into rural and urban. The basic difference lies in how people earn their living, how the two types are linked, and how people relate to one another socially. Rural settlements live off the land through primary activities like farming, grazing, fishing and forestry. Urban settlements process raw materials, manufacture goods and provide a wide range of services.

Basis	Rural Settlements	Urban Settlements
Economic base	Land-based primary activities (farming, grazing)	Processing, manufacturing and services
Role	Supply food and raw materials	Act as nodes of economic growth; supply goods and services
Linkage	Send produce to towns in their hinterland	Serve dwellers plus rural hinterland through transport and communication
Social relations	Less mobile, intimate, personal ties	Mobile, complex, fast life, formal ties
Size and form	Small, sparsely spaced	Large, compact, closely spaced

Cities act as **nodes of economic growth**. They give goods and services not only to their own residents but also to the people of the rural settlements that surround them, an area called the **hinterland**. In return, the rural areas send food and raw materials to the city. This two-way exchange runs on the transport and communication network that links villages and towns.



Orange in: food and raw materials
Blue out: goods and services

City and its hinterland

A wholesale vegetable market in a city is fed every dawn by trucks from villages 50–100 km away. The same city then sends back fertiliser, tools, schooling, hospitals and bank branches to those villages. That daily give-and-take is the rural-urban link in action.

Exam keyword

If a question asks for the “functional relationship” between rural and urban areas, the answer is the **exchange of goods and services for food and raw materials through transport and communication**. Use the word **hinter-land**.

2 Types of Rural Settlements

The type of a rural settlement is decided by the extent of the built-up area and the distance between houses. In India a compact village of a few hundred houses is the most common form, especially in the northern plains. But the country is varied, so several other forms also exist. Three groups of factors decide which form appears in a region: physical features, cultural and ethnic factors, and security factors. On this basis, rural settlements in India are put into four types.

2.1 Factors Behind Settlement Patterns

Before the four types, it helps to remember why they differ. The same farming people may live in a tight cluster in one region and in scattered huts in another, purely because of the land and the society around them.

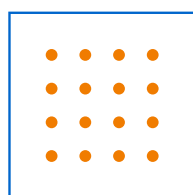
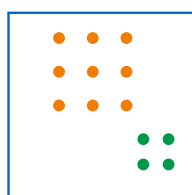
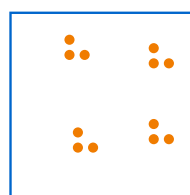
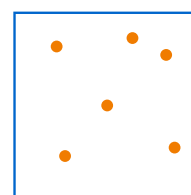
- **Physical features:** nature of the terrain, altitude, climate and the availability of water. Flat fertile plains with water allow compact villages; rugged hills force dispersal.
- **Cultural and ethnic factors:** social structure, caste and religion. These can split a village into separate sections or units.
- **Security factors:** defence against thefts and robberies. Fear of attack pushes people to live close together for safety.

Four types of rural settlement: “CSHD”

Clustered, Semi-clustered, Hamleted, Dispersed. Remember **“CSHD”** as “Cluster Shrinks, Huts Drift”: clustered is tightest, dispersed is most scattered.

2.2 Clustered, Semi-clustered, Hamleted and Dispersed

The four types form a scale from the most compact to the most scattered. The diagram below shows how the houses (dots) sit on the land in each case.

**Clustered****Semi-clustered****Hamleted****Dispersed**

Clustered settlements are a compact, closely built-up block of houses. The living area is clearly separate from the farms, barns and pastures around it. The streets often make a recognisable shape: rectangular, radial or linear. These are found mainly in fertile alluvial plains and in the northeastern states. People also cluster for defence (as in the Bundelkhand region and Nagaland) and where water is scarce (as in Rajasthan, to make the most of limited water).

Semi-clustered or fragmented settlements form when clustering happens only in one restricted part of an otherwise dispersed area, or when a large compact village breaks up. Often the land-owning, dominant community keeps the central part, while people of the lower strata and menial workers settle on the outer flanks. Such settlements are widespread in the Gujarat plain and parts of Rajasthan.

Hamleted settlements are villages broken into several physically separate units that still share one common name. These units are called *panna*, *para*, *palli*, *nagla*, *dhani* and so on in different regions. The split is usually driven by social and ethnic factors. They are common in the middle and lower Ganga plain, Chhattisgarh and the lower valleys of the Himalayas.

Dispersed or isolated settlements appear as single huts or tiny hamlets of a few huts scattered in remote jungles, on small hills, or with farms and pasture on the slopes. Extreme dispersion is caused by very fragmented terrain and a thin land-resource base. Many parts of Meghalaya, Uttarakhand, Himachal Pradesh and Kerala show this pattern.

Type	Key feature	Where found in India
Clustered	Compact block; recognisable street shape	Northern plains, north-east, Bundelkhand, Nagaland, Rajasthan
Semi-clustered	Cluster in a restricted area; social segregation	Gujarat plain, parts of Rajasthan
Hamleted	Several separate units, one common name	Middle and lower Ganga plain, Chhattisgarh, lower Himalayas
Dispersed	Isolated huts on fragmented terrain	Meghalaya, Uttarakhand, Himachal Pradesh, Kerala

Do not confuse the two “fragmented” words

A **semi-clustered** village is mostly together with a small split-off group, while

a **hamleted** village is broken into *several* named units. Hamleted units carry local names like *dhani* and *para*; semi-clustered does not.

Match terrain to type

Plain + water + fertile soil $\Rightarrow$ clustered. Rugged hills + thin resources $\Rightarrow$ dispersed. Desert water scarcity $\Rightarrow$ also clustered (to share water). Examiners love the Rajasthan “scarcity of water leads to compact settlement” point.

Dhani of Rajasthan and Haryana

A *dhani* is a single farmstead set out among the fields, away from the main village. Families live next to their own land and livestock. Many *ghanis* sharing one village name is a textbook example of a hamleted-to-dispersed pattern in semi-arid India.

3 Urban Settlements

Unlike rural settlements, urban settlements are generally compact and larger in size. They carry out a variety of non-agricultural, economic and administrative functions. Cities are functionally linked to the rural areas around them, so the exchange of goods and services happens both directly and through a chain of market towns and cities. This section explains the official census definition of a town and how urban places connect to one another and to villages.

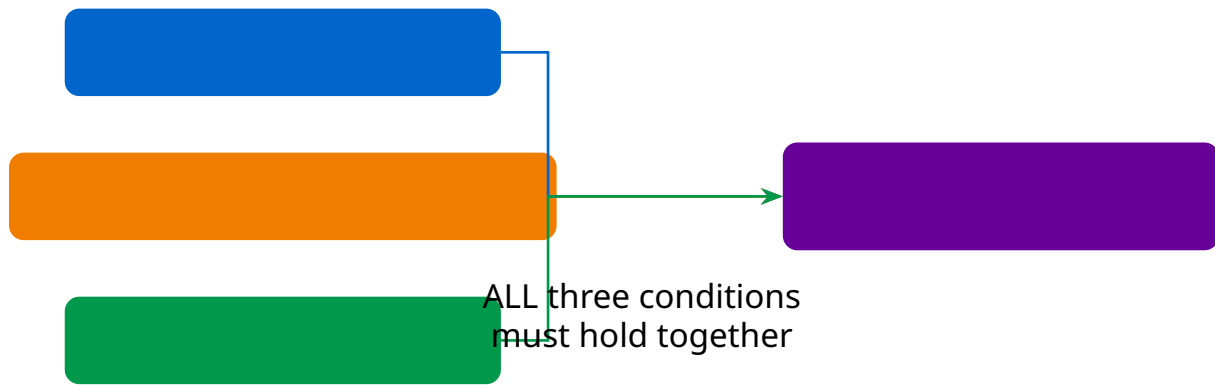
3.1 What Makes a Place “Urban”

A town is not just a big village. India uses a formal census rule to decide which places count as urban. The Census of India, 1991 defines urban settlements using four conditions, and a place must satisfy them to be classed as urban (apart from places that already have a municipality, corporation, cantonment board or notified town area committee).

Census definition of an urban settlement (1991)

A place is urban if it has a municipality, corporation, cantonment board or notified town area committee, **or** it meets all of:

- a minimum population of **5,000 persons**;
- at least **75%** of male workers in **non-agricultural** pursuits;
- a population density of at least **400 persons per square kilometre**.



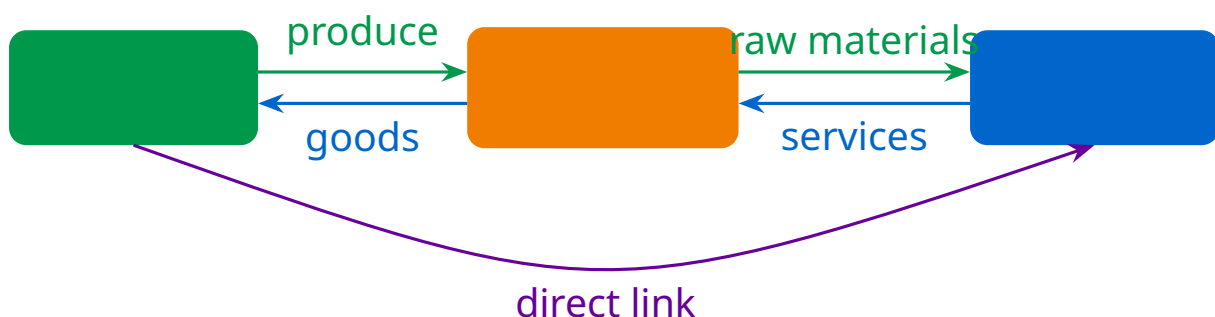
Read the percentage carefully

The 75% rule applies to **male workers in non-agricultural** work, not to the whole population and not to female workers. A common trap option in MCQs flips this to “75% in the primary sector”, which is the opposite and is wrong.

3.2 How Towns and Villages Stay Connected

Cities do not stand alone. They are tied to villages and to each other through a web of exchange. Some exchange is direct (a farmer selling milk in the nearby town), and some is indirect, passing through a series of market towns before reaching a big city.

- Cities supply manufactured goods, finance, education, health care and administration.
- Villages and smaller towns supply food, raw materials and labour.
- Market towns act as middle links that collect rural produce and pass on urban goods.



Definition recall

For “define urban settlement”, give the **three numbers**: 5,000 people, 75% male non-farm workers, 400 persons per km². Numbers score full marks; vague words do not.

4 Evolution of Towns in India

Towns have flourished in India since prehistoric times. Even during the Indus Valley civilisation, planned towns like Harappa and Mohenjodaro existed. After that, town growth continued with periodic ups and downs until the Europeans arrived in the eighteenth century. Based on the period in which they grew, Indian towns are classified into ancient, medieval and modern towns. This section traces that timeline and the post-independence wave of new towns.

4.1 Ancient, Medieval and Modern Towns

The three classes follow the broad eras of Indian history. Ancient towns were mostly religious and cultural centres; medieval towns were mostly forts and capitals; modern towns were shaped by European trade and rule.



Ancient towns have a historical background spanning over 2,000 years. Most grew as religious and cultural centres. Varanasi is the leading example; Prayag (Prayagraj), Pataliputra (Patna) and Madurai are others.

Medieval towns number about 100 of the existing towns and have roots in the medieval period. Most developed as headquarters of principalities and kingdoms. They are fort towns that came up on the ruins of ancient towns. Important examples are Delhi, Hyderabad, Jaipur, Lucknow, Agra and Nagpur.

Modern towns were developed by the British and other Europeans. Starting from coastal footholds, they first built trading ports such as Surat, Daman, Goa and Pondicherry. The British then consolidated around three principal nodes, Mumbai (Bombay), Chennai (Madras) and Kolkata (Calcutta), and built them in the British style. They set up administrative centres, hill-towns as summer resorts, and added civil, administrative and military areas. Industrial towns also grew after 1850, with Jamshedpur as a clear example.

Three eras of Indian towns

"A-M-M" = **A**ncient (faith), **M**edieval (forts), **M**odern (trade). Link each to one keyword: Varanasi (faith), Jaipur (fort), Mumbai (port).

4.2 Towns After Independence

After 1947 a fresh wave of towns appeared. The government built new administrative capitals and planned industrial townships, and old towns spawned satellite towns near big metros. Investment in rural areas also gave rise to many medium and small towns across the country.

- **Administrative headquarters:** Chandigarh, Bhubaneswar, Gandhinagar, Dispur.
- **Industrial centres:** Durgapur, Bhilai, Sindri, Barauni.
- **Satellite towns around metros:** Ghaziabad, Rohtak, Gurugram around Delhi.

Why satellite towns form

When a metro like Delhi runs out of affordable land, housing and industry spill over to nearby towns. Gurugram and Ghaziabad grew this way, sharing Delhi's jobs while easing its crowding. This is how a big city pushes growth into its hinterland.

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5 Urbanisation in India

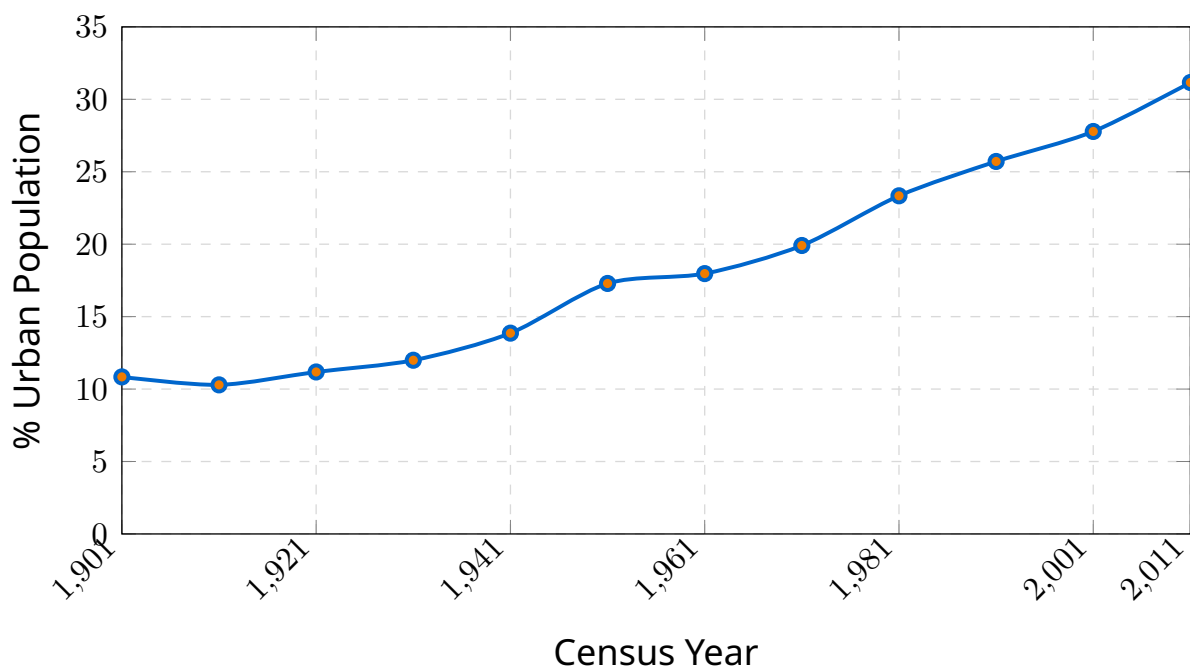
The level of urbanisation is measured as the percentage of the urban population to the total population. In 2011 India was 31.16% urban, which is still low compared with developed countries. Yet the total urban population grew eleven-fold during the twentieth century. New towns and the enlargement of old centres both drove this growth. The trend table from the Census of India is one of the most asked data sets in the chapter, so this section reads it carefully.

5.1 Trend of Urbanisation, 1901–2011

The table below shows how the number of towns, the urban population and its share of the total population rose over eleven decades. Read the last two columns together: the share of urban population climbed slowly but steadily, and the decennial growth rate, after peaking around 1951, has slowed in recent decades.

Year	Towns/UAs	Urban Popn. (thousands)	% of Total Population	Decennial Growth (%)
1901	1,827	25,851.9	10.84	NA
1911	1,815	25,941.6	10.29	0.35
1921	1,949	28,086.2	11.18	8.27
1931	2,072	33,456.0	11.99	19.12
1941	2,250	44,153.3	13.86	31.97
1951	2,843	62,443.7	17.29	41.42
1961	2,365	78,936.6	17.97	26.41
1971	2,590	1,09,114	19.91	38.23
1981	3,378	1,59,463	23.34	46.14
1991	4,689	2,17,611	25.71	36.47
2001	5,161	2,85,355	27.78	31.13
2011	6,171	3,77,000	31.16	31.08

The percentage of urban population is best seen as a rising curve. It almost trebled from about 10.84% in 1901 to 31.16% in 2011.



- The urban share more than doubled, from 10.84% (1901) to 31.16% (2011).
- Decennial growth peaked at 46.14% in 1981 and has slowed since.
- The number of towns and urban agglomerations rose from 1,827 to 6,171.

Two figures to memorise

For data questions, keep two numbers ready: **31.16%** urban in 2011 and the **eleven-fold** rise in total urban population over the twentieth century. Note that the *rate* of urbanisation has slowed in the last two decades.

5.2 Why India's Urbanisation Looks Different

India's urban share is still low for an economy of its size. Reasons include a large farm-dependent population, slow movement out of agriculture, and a definition of "urban" that is fairly strict. At the same time, growth in big cities has produced very large urban agglomerations.

Urban agglomeration

An **urban agglomeration** is a continuous urban spread made of a town and its outgrowths, or two or more towns and their outgrowths joined together. This is why a single metro can hold many more people than the core city's own limits suggest.

Level vs rate of urbanisation

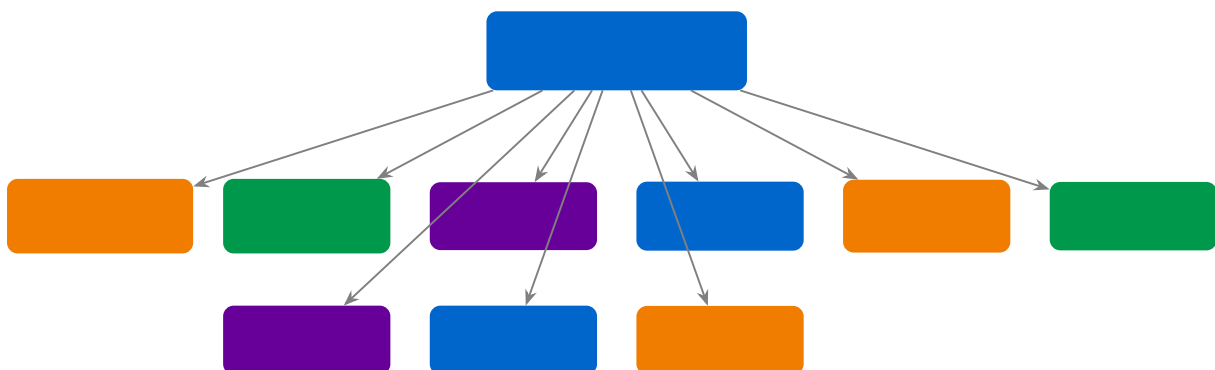
The **level** of urbanisation (a percentage) is still rising. The **rate** of urbanisation (decennial growth) has slowed. A rising level with a slowing rate is not a contradiction; do not write that urbanisation has stopped.

6 Functional Classification of Towns

Beyond their role as central or nodal places, many towns specialise in particular services. A town is known for a specific activity, product or service, even though it also performs many other functions. On the basis of the dominant or specialised function, Indian towns are grouped into administrative, industrial, transport, commercial, mining, garrison, educational, religious-cultural and tourist towns. This section lists each class with examples, then explains why this neat scheme breaks down for large cities.

6.1 The Nine Functional Classes

Each class below is defined by its leading function. Learn one or two examples per class for the exam; the examples are the marks-earning detail.



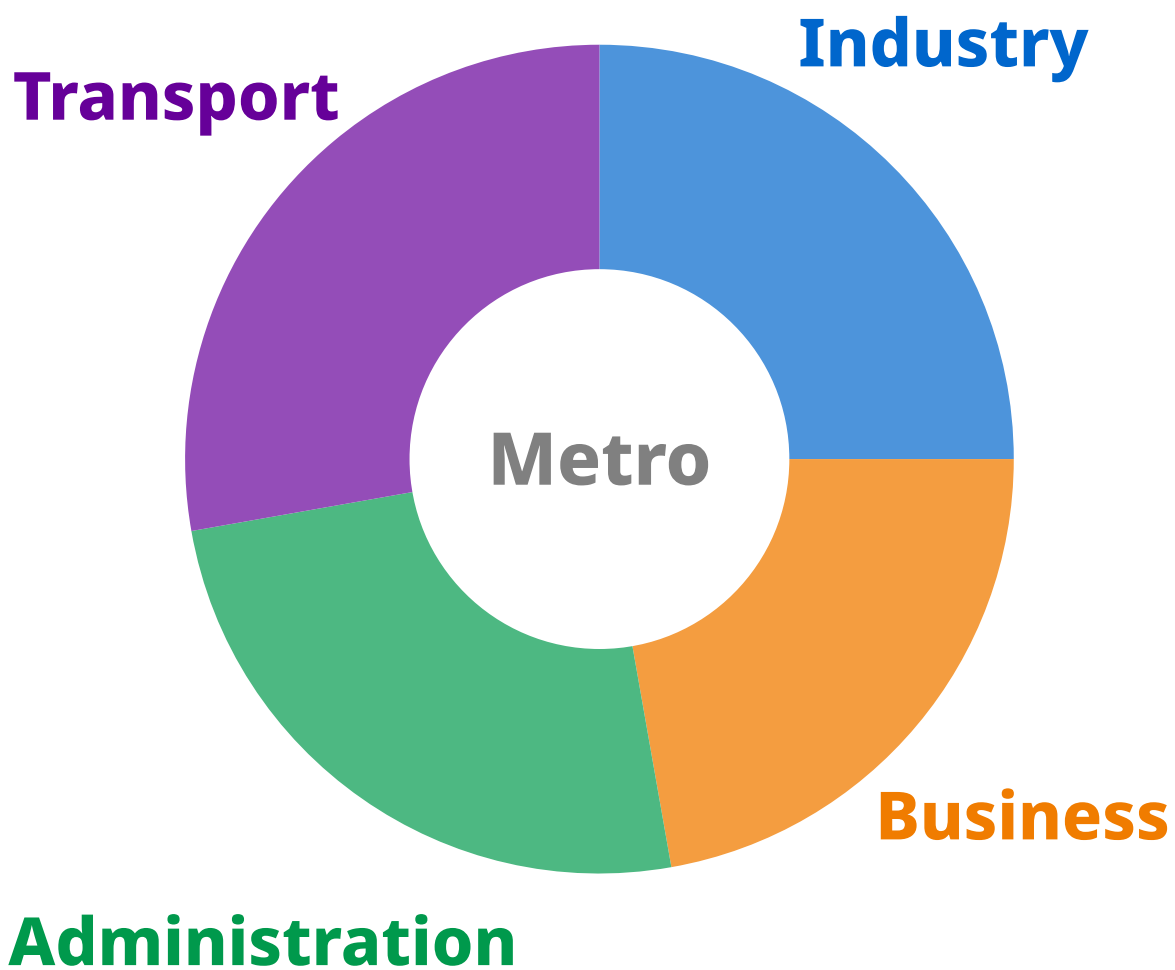
Functional class	Leading function	Examples
Administrative	Higher-order admin headquarters	Chandigarh, New Delhi, Bhopal, Shillong, Gandhinagar, Jaipur
Industrial	Manufacturing is the prime motive	Mumbai, Salem, Coimbatore, Jamshedpur, Bhilai, Hugli
Transport (port / hub)	Export-import or inland transport	Kandla, Cochin, Vishakhapatnam; Agra, Itarsi, Katni
Commercial	Trade and commerce	Kolkata, Saharanpur, Satna
Mining	Sit in mineral-rich areas	Raniganj, Jharia, Digboi, Singrauli
Garrison (cantonment)	Defence / army base	Ambala, Jalandhar, Mhow, Babina, Udhampur
Educational	Major campus towns	Roorkee, Varanasi, Aligarh, Pilani, Prayagraj
Religious / cultural	Faith and cultural pull	Varanasi, Mathura, Amritsar, Tirupati, Haridwar, Ujjain
Tourist	Scenic / hill destinations	Nainital, Mussoorie, Shimla, Jaisalmer, Mount Abu, Ooty

Recall the classes

Think **"A-I-T-C-M-G-E-R-T"**: **A**dmin, **I**ndustrial, **T**ransport, **C**ommercial, **M**ining, **G**arrison, **E**ducational, **R**eligious, **T**ourist. Pin one famous town to each.

6.2 Why Big Cities Become Multifunctional

Towns are not fixed in their function. As a specialised town grows into a metropolis, industry, business, administration and transport all become important at once. The functions get so intertwined that the city can no longer be placed in a single class. This is why a one-function town is hard to imagine for any large city.

**Mumbai is everything at once**

Mumbai began as a cluster of trading and port functions. Today it is India's finance capital, a film hub, a manufacturing belt, a major port and the administrative capital of Maharashtra. No single label fits, which is exactly what "multifunctional" means.

Smart Cities Mission

The Smart Cities Mission aims to give cities core infrastructure, a clean and sustainable environment and a decent quality of life. It uses smart solutions to make areas less vulnerable to disasters, use fewer resources and offer cheaper services. The focus is sustainable, inclusive development of compact areas that act as a model for other cities.

7 Exam Focus and Practice

This section is built for revision and the exam hall. It shows how the chapter is questioned in the board and CUET papers, lays out the rural-versus-urban contrast

as a single clear visual, and gives a short bank of practice questions modelled on the NCERT exercises. Use it after you have read the main sections.

7.1 Question Trend and Marking

Human Settlements is a high-frequency chapter. Most marks come from the four rural types, the census definition of a town, and the “why cities become multifunctional” question. The table maps the common ask to its usual mark weight, so you can plan your answer length.

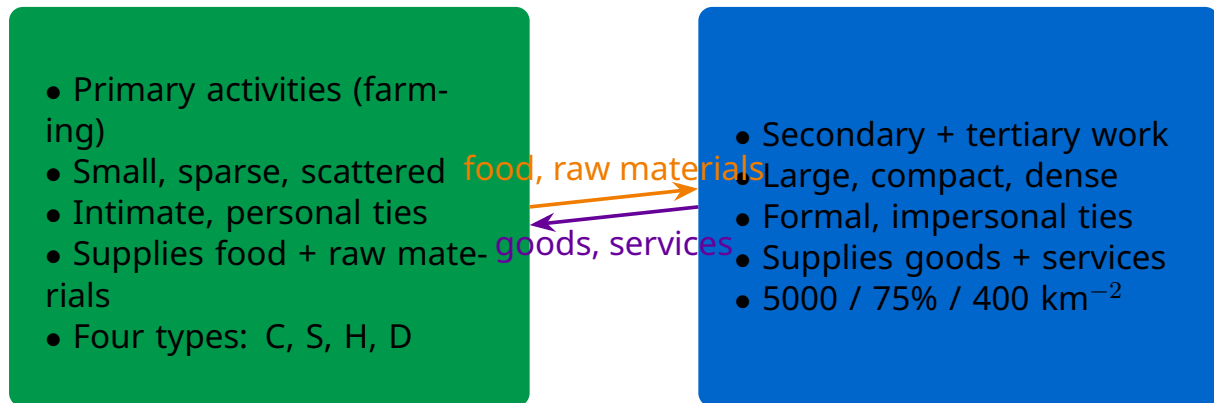
Typical question	Marks	Answer type
Define an urban settlement (census)	1–2	Three numbers, crisp
What are garrison towns? Their function?	1–2	30-word definition + example
Factors for villages in desert regions	1–2	Water, defence, compactness
Features of the four rural types	5	150-word descriptive answer
Why do cities become multifunctional?	5	Reasoning + example (Mumbai)
Read the urbanisation trend table	1–3	Data interpretation

How to score a 5-marker

For a 5-mark question on rural types, give all four types with one defining feature and one Indian example each, then add the controlling factors (physical, cultural, security). Structure plus examples is what fetches full marks, not length.

7.2 Rural versus Urban at a Glance

The single most useful revision visual is a clean side-by-side of the two settlement families. Keep this picture in mind and most one-mark distinctions answer themselves.



7.3 Practice Questions

Try these before checking the chapter. They mirror the NCERT exercise pattern of one-mark MCQs, short answers and long answers.

1. **MCQ:** Which town is NOT located on a river bank: Agra, Bhopal, Patna, Kolkata? (Answer: Bhopal.)
2. **MCQ:** Which is NOT part of the census definition of a town: density of 400/km²; presence of a municipality; more than 75% in the primary sector; population above 5,000? (Answer: more than 75% in the primary sector.)
3. **Short (30 words):** What are garrison towns and what is their function?
4. **Short (30 words):** What are the main factors for the location of villages in desert regions?
5. **Long (150 words):** Discuss the features of the four types of rural settlements and the factors behind settlement patterns in different physical environments.
6. **Long (150 words):** Can a one-function town exist? Why do cities become multifunctional?

Answer the MCQ traps

For “NOT on a river bank”, the answer is **Bhopal** (it sits by a lake). For the census-definition trap, the wrong option always flips “non-agricultural” to “primary sector”. Spotting the flip wins the mark instantly.

8 Quick Reference Summary

This final section pulls together the must-know facts of the chapter: the four rural types, the urban definition numbers, the three town eras, the urbanisation figures and the nine functional classes. Use it for a last-minute revision before the exam.

8.1 One-Page Recap

The points below are the spine of the chapter. If you can reproduce these, you can attempt almost any board or CUET question on Human Settlements.

Core facts at a glance

- **Settlement** = grouping of people + apportioning of territory.
- **Rural** lives on primary activities; **urban** on secondary and tertiary.
- **Four rural types:** Clustered, Semi-clustered, Hamleted, Dispersed.
- **Urban definition (1991):** 5,000 people, 75% male non-farm workers, 400 persons/km².
- **Three town eras:** Ancient (faith), Medieval (forts), Modern (European trade/rule).
- **Urbanisation 2011:** 31.16% urban; population rose eleven-fold in the 20th century.
- **Nine functional classes:** Administrative, Industrial, Transport, Commercial, Mining, Garrison, Educational, Religious, Tourist.

8.2 Key Terms and Likely Questions

The glossary settles the vocabulary that examiners test, and the question list points you to the high-weight asks from the NCERT exercises.

Term	Meaning
Hinterland	The rural area served by, and supplying, a city.
Hamlet	A small unit of a fragmented village with a local name (<i>panna, para, dhani</i>).
Garrison town	A town that grew around an army cantonment (Ambala, Mhow).
Urban agglomeration	A continuous urban spread of a town plus its out-growths or joined towns.
Multifunctional city	A large city where many functions are so mixed it fits no single class.

High-yield NCERT questions

Prepare these well: (1) features of the four rural settlement types and their controlling factors; (2) the census definition of a town; (3) why cities become multifunctional; (4) what garrison towns are and their function; (5) factors for village location in desert regions (water, defence, compactness).

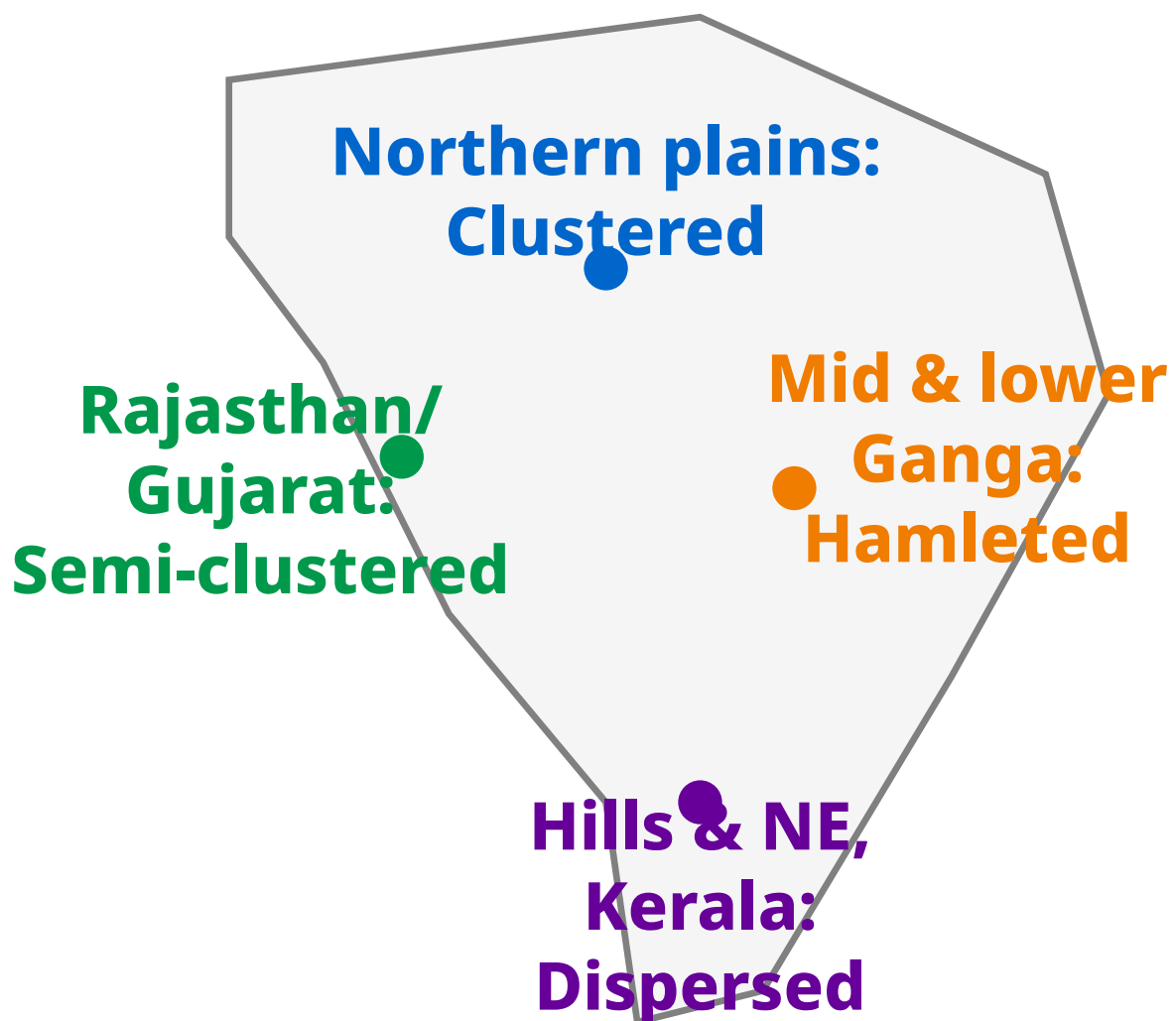
Spelling and naming traps

Write **Mohenjodaro**, **Prayagraj** and **cantonment** correctly. Do not call dis-

persed settlements “hamleted”. Bhopal is **not** on a river bank, a favourite MCQ trap.

8.3 Settlement Map of India

A rough mental map helps you link each rural type and town era to its region. The schematic below is not to scale; it only fixes the broad zones in memory. Pair it with the table of regions for a fast recall.



Region	Dominant type	Reason
Northern alluvial plains, NE states	Clustered	Fertile soil, water, sometimes defence
Gujarat plain, parts of Rajasthan	Semi-clustered	Social segregation in dispersed land
Middle and lower Ganga, Chhattisgarh	Hamleted	Social and ethnic fragmentation
Meghalaya, Uttarakhand, Himachal, Kerala	Dispersed	Fragmented terrain, thin resources

Final revision line

Plains cluster, deserts semi-cluster for water and society, the Ganga belt fragments into hamlets, and rugged hills disperse. Towns ran from faith-based ancient centres to medieval forts to European-built modern ports and capitals, and big cities ended up multifunctional.

Related Collegedunia Resources

Same chapter, other resources:

- [NCERT Solutions](#)
- [NCERT Book PDF](#)
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Continue learning:

- [Ch 1: Population Distribution Density Growth and Composition](#)
- [Ch 3: Land Resources and Agriculture](#)
- [Class 12 Geography - All Chapters](#)