**1. Physical and Human Assets in North America**

**Human assets**.

North America has a highly educated workforce that contributes to its economy and innovation. The United States, Canada, and Mexico are home to some of the world's leading universities and research centers, which attract talented individuals from around the globe. On a global level around 90 per-cent of children attend primary school with 80% of those who attend going on to complete it. Students normally attend 12 grades of study of a 12 calendar years of primary and secondary education before graduating and earning a diploma that makes them eligible for admission to higher education education is mandatory until age of 16 and 18 in some cases. The Education include both in person or via the internet access. Some of the universities include universities in North America Harvard university Stanford university Cornell university and others

North America's human assets also include its workforce's diversity. The region's population consists of people from various racial, ethnic, and cultural backgrounds, bringing unique perspectives to businesses and society.

Religion in North America is dominated by various branches of Christianity and spans the period of native American dwelling European settlement and the present-day religion has been a major influence on art, culture, philosophy and law of the continent. Protestants are about 26%, Catholics 21%, Generic Christian 20%, Mormon 1%, Judaism 2%, Islam 1%, Buddhism 2% with Christianity being the most popular religion in North America.

Tourism, both local and international. These include activities such as sightseeing to places such as Fountains of Bellagio, The National 9/11 Memorial Museum, Central park, Xcaret, Niagara falls Canada, and so much more.

Mining in sites such as Vermont mine. This include the mining of coal, bauxite, iron, copper, nickel and many more, this products are used for energy production in construction others are exported.

**Physical resources in North America**

North America is the leading producer of coal which is used in energy production bauxite used to create aluminium iron and copper both used in construction and nickel used to create steel North America also uses the minerals for export

North Americans physical assets are plains such as the Great Plains , the Canadian shield. There's also the rocky mountains the Appalachian Highlands and the coastal plains in North America. Bizarre tourist attractions areas in North America.

North America is also bounded on the North by the Arctic Ocean on the east by the North Arctic Ocean on the south by the Caribbean ocean and on the west by the North Pacific ocean.

The Tongass national forest is also in North America which is the largest national forest in the United States and home to approximately 70,000 people.

North America also have mountains such as Denali mountain math login mount Albert mount bona mount Whitney, Mount Rainier and others Mount Denali being the highest. Some of the mountains being volcanic mountains such as Mount St Helens.

**Challenges and limitations that North America face.**

However, challenges such as income inequality and skills mismatches can affect North America's human assets' development and utilization. Addressing these issues can help unlock the full potential of the region's diverse and skilled workforce.

When asked to consider the major problems facing the country, the affordability of health care and drug addiction top the American public's list.

Illegal immigration. Majority of the population in the world prefer such countries such as America for work. Due to this fact other people consider illegal means of entry to countries such as North America leading to illegal migration activities. Such activities as lead to illegal workforce in North America.

Affordability of health. The United States healthcare system is complex and most cost are market driven by unregulated prescription drug cost. Affordability and higher out-of-pocket costs remain the top reason why Americans do not sign up for health coverage. and the hospital care accounts for 31% of the nation's healthcare costs that's making it making healthcare inaccessible from other people

Drug addiction is viewed as a very big problem by majority across the country. This is mainly due to entrenched prescribing practices of opioid medications, alcoholism and cannabis use. Such drugs leads to addiction, leads to reduced manpower in the work sector. People who abuse such drugs end up with suicidal thoughts and others carry through the plan of suicide thus leading to death and reduction in population.

Race and ethnicity is also the most pressing problem. This includes the difference in race such as the Blacks American, hispanic and the White American. There has been many issues of racial profiling from the authority and the citizens at large. This has led to insecurities from those who live in such countries and those who plan to move to North America for work. this has been a major divide in the greater North America.

Climate change. Harsh climates that lead to cyclones , tsunamis that leads to destruction of properties and even disruption of the wild environment.

Volcanic eruption leads to forest fires, loss of lives and properties. It also leads to destruction displacement and loss of wildlife. The most recent volcanic eruption being in 2018 by the Kilauea volcano.

Mining activities leads to environmental degradation, loss of biodiversity caused by mining waste which is lead lead to death of people damage of waterways contamination of drinking water sources death of marine life and destruction of farm lands.

Urbanisation has has brought challenges such as traffic congestion in many suburban and urban areas overcrowded schools racial tension widening economic gap between the wealthy and the in impoverished

Poverty and homelessness brought about by the gap between the cost of living in an urban area and the population's ability to pay.

Environmental issues also abound including how to reduce or eliminate smog, manage waste and ensure adequate clean water supply

 **2. Geographical assets of Middle America**

Mining activities are carried out in Middle America. This include mining of resources such as nickel iron, ore, timber and oil.

Middle America also contains volcanic mountain ranges the longest at the Sierra Madre de Chiapas in Guatemala, El Salvador and Honduras, the Cordillera Isabelia in Nicaragua, the Cordillera de Talamanca running through Costa Rica and Panama. Tectonic action at the age of the Caribbean plate has bought about volcanic activity is creating many of the islands of the region as volcanoes post about The Ocean surface the island of Montserrat being one of them.

The republics of middle America extends from Mexico to Colombia and form the final connection between North America and South America the isthmus of Panama the narrowest point between the Caribbean Sea and the Pacific Ocean serves as a land bridge between the continent.

Cultural components. The contemporary middle American population is predominantly mestizo a mixture of Spanish and American Indian. They have strong sense of community and values in tradition, family, and beliefs. These values makes it a great place to live, work, and raise a family. The sense of community also instills a spirit of collaboration and teamwork, thus making it a valuable asset for businesses and organizations that operate in the area.

Urban organisation. The plan of Middle American towns and cities generally follows a rectangular grid pattern. Majority Catholic churches and the municipal government buildings are found on the central or oldest plaza. The major cities today have grown far beyond his pattern the automobile and bus have made possible middle income and wealth resident suburbs projects have been developed for middle-income white-collar workers and several severe slums have grown up along the margins and increase of an occupied land in most almost all sectors of the city workshops and the houses industry may be found in the older section of the city that they are also scattered in the growing middle-income and low-income districts

The volcanic activity along the central mountain chain overtime has provided rich volcanic soil in the mountain region which has attracted people to work the land for agriculture. The vast stretches of fertile land and is the breadbasket of the United States. Thus making farmland a valuable physical asset in the region, with a huge percentage being used for agricultural purposes.

50% of people of Middle America live in rural areas and because the economy he is agriculturally best family sizes has traditional been large. Now rural to urban shift is common and the region experiences more urbanisation and industrialisation leading to decreasing family size.

Tourist activities**.** Tourism is the number one means of economic income for many places such as in Caribbean basin, Panama canal, La Fortuna waterfall, Playa Manuel Antonio, Tikal National Park and many more.

Middle America also has Rivers such as Cocoa or Segovia river in Nicaragua which serves as the border between Nicaragua and Honduras. Middle America is also home to Mississippi River which provide transportation, fishing, and recreational opportunities.

Middle America has also tapped into energy sources such as oil and coal. Middle America has access to renewable energy such as biomass geothermal wind and hydro. Costa Rica El Salvador are I've developed some geothermal resources.

Education in middle America is affected by the fact that many of the middle American citizens tend to migrate to the United States for education and to seek job opportunities. There is no completion and enrollment rates in Secondary Education.

**Problems and limitations that Middle America faces.**

Natural disasters such as Hurricanes or tropical storms earthquakes and volcanic activity produces recurring environmental problems for Middle America. Hurricane such as Hurricane Mitch. Hurricane season tend to restrict cruise ship travel in the Caribbean basin.

Rural to urban shift dominates the migration pattern as the region organizers and industrializes.

Decrease in family size due to rural to urban shift in context of more urbanisation and industrialisation.

Tourist activities also bring challenges such as increase in environmental pollution. Pleasure craft can overtaxed the environment.Other forms of pollution such as water contamination, air pollution, and climate change that harm their health, wellbeing, economic and social opportunities.

Poverty greatly hinders education progress in middle America many adolescence especially in the northern triangle are not in school and are and prepared to enter the workforce.

Depletion of Forest due to deforestation for timber during wood harvesting. Environmental pollution and degradation due to the mining activities. The mining activities lead to less arable lands and reduced agricultural activities.

Social isolation: Middle Americans feel disconnected from the rest of the country such as those in rural communities. These has lead to reduce access to resources such as information and support. Social isolation has led to increase of higher rates of chronic illnesses due to in access to medical care and also safe housing.

Middle America faces economic insecurity. This is brought about by lack of stable jobs and decent salaries thus leading to poverty and reduced access to healthcare.

Due to the diverse social diversity in Middle America there are challenges. These challenges include racism and discrimination that has led to challenges in excess of healthcare services education access to jobs for the minority communities.

**3.Geographical assets of South America.**

South America has mountain such as Andes mountain. The Andes mountain are the longest mountain chain on Earth and the highest in America. The Andes mountain range has more than thirty peaks that reach at least 20,000 ft in elevation many of which are active volcanoes.

The also minerals in Andes mountain. The minerals include gold silver team and other precious metals this encouraging mining.Thus, mining is one of the major industry in South America

South America also has Amazon River which is at the core of the Continent. Amazon River is more than 2,000 miles long and has an enormous drainage basin in the largest tropical rainforest in the world. The river has many tributaries which are larger than many other wild rivers

South America has Rivers such as Lake Titicaca the crest in the middle of the Altiplano region of the central Andes on the border between Peru and Bolivia. Lake Titicaca is a large freshwater lake about 120 miles long and 50 miles wide.The Altiplano region is a wide base in between two main Andean mountain ranges.

Tourism. Due to diverse cultural heritage, scenic landscapes, and natural attractions, South America attracts tourism from all over the world. Thus, tourism has become an important source of revenue for majority of countries in the continent. Tourism in South America involves visits to areas such as Machu Picchu, Buenos Aires,Rio de Janeiro, Amazon Rainforest and many more. This brings in financial and social development of South America as a continent.

Religious practices is mainly Christianity with majority of about 83%

South America has a diverse ethnic groups of people. Some of the major ethnic groups include indigenous people ( Amerindians), Africans, Europeans and others. The diversity of the people in South America has thus contributed to the rich cultures of the continent.

South America has skilled workforce. The region has a great progress in educational coverage with almost all children attending primary school and acts as access to Secondary Education. South America has a skilled and educated workforce, making it an ideal for foreign investments. The continent has a high percentage of university graduates, such as in engineering fields, technology and other courses.

South America is also known for its diverse talents. South America is a breeding ground for some of the world's finest football talent such as Lionel Messi and others.South America also has rich musical heritage. The creative talents in South America contribute to the vibrant cultural scene.

South America is also known as for its diverse desserts in the region. These deserts include Atacama desert, Tatacoa desert, Patagonian desert, Siloli desert, the Guajira desert and others.

Falls are also present in South America. The waterfalls include Iguazu Falls, Angels Falls, Devil's Throat, Yumbilla Falls and many others. The largest Falls being Iguazu Falls. Iguazu Falls stretches almost 3 km along the border of Argentina and Brazil and it is made up of roughly 275 different vertical drops with height varying from 60 meters to 82 meters.

There are Islands in South America. These Islands include Margarita Island, Grande Island, Trinidad Island with one of the best being Galapagos Island. Galapagos Island consist of other islands and it's located roughly 600 miles off the coast of Ecuador.

**Problems and limitations that South America faces**

Poverty is prevalent in most of the South American countries. The countries with the highest rate of poverty populations are Suriname Venezuela and Bolivia. Many of the countries particularly the case in rural areas where access to education and healthcare is limited.

Crimes such as armed robbery, banditry, assault, gang violence, drug trafficking,kidnapping sexual assault and carjacking are common. One of the area with the most crime being San Salvador which is dangerous particularly at night.South America has one of the highest rates of crime and violence in the world.

Political instability: Many countries in South America have experienced political instability and unrest in recent years. This makes it difficult for businesses to operate and for people to access basic services such as education.

Environmental issues due to actions such as deforestation, pollution from mining activities and climate change are some of the major threats to the environment in the region. Search climate change arts and it waves put lead to many deaths of vulnerable people in South America. Wildfires are also a common occurrence that lead to destruction of property displacement of people and displacement of wildlife in South America.

Economic challenges in South America. These ranges from economic challenges, including high levels of debt, low productivity, to lack of investment in infrastructure and innovation.

Access to healthcare and education: Despite progress in recent years, many people in South America still lack access to basic healthcare and education services. This can limit their opportunities for social and economic advancement.

There are high levels of inequality in many South American countries. These are both in terms of income and access to resources. The inequalities lead to social unrest and economic instability.

Corruption also remains a concern. Corruption tend to drain the countries off their resources thus leading to the increase in inflation as an uneven impact on the population. The most vulnerable groups in the region are being hit hard by the increase in basic food and energy prices while still struggling to recover from the economic impact of the pandemic.

The unequal distribution of population in South America has caused increasing stress on the resources requirement. Is resource development or efficiency of use cannot keep up with the fundamental population increases sustainable ecosystem cannot be attained.