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In contrast to traditional analyses of minority business, the sociological analysis contends that minority business ownership is a group-level phenomenon in that it is largely dependent upon social-group resources for its development. Specifically, this analysis indicates that support networks play a critical role in starting and maintaining minority business enterprises by providing owners with a range of assistance from the informal encouragement of family members and friends to dependable sources of workers and clients from the owner's ethnic group. Such self-help networks, which encourage and support ethnic minority entrepreneurs, consist of "primary" institutions, those closest to the individual in shaping his or her behavior and beliefs. They are characterized by the face-to-face association and cooperation of persons united by ties of mutual concern. They form an intermediate social level between the individual and larger "secondary" institutions based on impersonal relationships. Primary institutions comprising the support network include relatives, friends, and neighborhood or community subgroups. A major function of self-help networks is financial support. Most scholars agree that minority business owners have depended primarily on family funds and ethnic community resources for investment capital. Personal savings have been accumulated, often through frugal living habits that require sacrifices

by the entire family and are thus a product of long-term family financial behavior. Additional loans and gifts from relatives, forthcoming because of group obligation rather than narrow investment calculation, have supplemented personal savings. Individual entrepreneurs do not necessarily rely on their relatives because they cannot obtain financial backing from commercial resources. They may actually avoid banks because they assume the commercial institutions either cannot comprehend the special needs of minority enterprise or charge unreasonably high interest rates. Within the larger ethnic community, rotating credit associations have been used to raise capital. These associations are informal clubs of friends and other trusted members of the ethnic group who make regular contributions to a fund that is given to each contributor in rotation. One author estimates that 40 percent of New York Chinatown firms established during 1900-1950 utilized such associations as their initial source of capital. However, recent immigrants and third or fourth generations of older groups now employ rotating credit associations only occasionally to raise investment funds. Some groups, like black Americans, found other means of financial support for their entrepreneurial efforts. The first Black-operated banks were created in the late nineteenth century as depositaries for dues collected from friendly groups, which themselves had sprung from Black churches. Black banks made limited investments in other Black enterprises. Irish immigrants in American cities organized many building and loan associations to provide capital for home construction and purchase. They, in turn,

provided work for many Irish home-building contractor firms. Other ethnic and minority groups followed similar practices in founding ethnic-directed financial institutions. (459 words) Notes: ethnic 民族的。entrepreneurs 企业家。frugal 勤俭的。in rotation 轮流地。entrepreneurial 企业的。depository 储存处。due n. 会费。spring from 从...派生。contractor firms 承包公司。rotating credit associations 轮流信贷协会。

1. Which of the following illustrates the working of a self-help support network as described in the text? A. The local government in a city sets up a program that helps teen-agers find jobs. B. A commercial bank offers low-interest loans to those who hope to establish businesses. C. A neighborhood-based organization develops a program of job training for its members and their friends. D. A public high school offers courses in book-keeping and accounting as part of its open adult education program.

2. The logical organization of the second paragraph is that _____. A. an argument is stated, followed by a counter argument B. an assertion is made and several examples are provided to illustrate it C. a situation is described and its historical background is then outlined D. an example of a phenomenon is given and then is used as a basis for conclusions

3. It can be learned from the text that _____. A. self-help networks have been effective in helping entrepreneurs primarily in the last 50 years B. minority groups have developed a range of alternatives to standard financing of business ventures C. a minority entrepreneur who had no assistance from family members would not be able to start a business D. the financial institutions founded by various ethnic

groups owe their success to their unique formal organization 4. It can be learned from the last paragraph of the text that rotating credit associations _____. A. were developed exclusively by Chinese immigrants in New York B. were frequently joint endeavors by members of two or three different ethnic groups C. had to be relied on by the Chinese because they could not borrow money from commercial banks D. provided a big portion of the investment capital for Chinese immigrants in New York in the early 20th century

5. It can be inferred from the last paragraph that the Irish building and loan associations _____. A. originated as offshoots of church-related groups B. were started by third-or fourth-generation immigrants C. helped employ many Irish construction workers D. enabled Irish entrepreneurs to finance manufacturing

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