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https://www.100test.com/kao_ti2020/561/2021_2022_GRE_E9_98_85_E8_AF_BB_E7_c86_561511.htm Passage 19 结论解释型 (少数民族企业) In contrast to (强对比，出取非题) 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具体的 (从笼统到具体，说明第二句比第一句重要)，this analysis indicates that support networks支援网络 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 labor and clientele客户 from the owner's ethnic group民族团体 (ethnic group: n.同种同文化之民族). (主题句) Such self-help networks*1*2, which encourage and support ethnic minority entrepreneurs, consist of “primary” institutions (新名词，注意后面解释)，those closest to the individual in shaping his or her behavior*1A and beliefs*1C. 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公事公办. Primary institutions comprising the support network*1 include kinship*1B, peer, and neighborhood*1D or community subgroups. (暂时不看，如有和列举有关的排除题再看) 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 (修饰because) rely on their kin because they cannot obtain financial backing from commercial resources. They may actually avoid banks because (可暂时不看, 但要记住这里讲过了不从银行借钱的原因) they assume that 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*3 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*3B*3C. However, recent immigrants and third or fourth generations of older groups now employ rotating credit associations only occasionally*3E 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

depositories (depository: n.存放处) for dues (due: n. [复]应付款) collected from fraternal or lodge groups, which themselves had sprung from Black churches. Black banks made limited investments in other Black enterprises. Irish immigrants*8 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*8D. Other ethnic and minority groups followed similar practices in founding ethnic-directed financial institutions. (四项大列举基本不用看细节, 只要找出关键词, 如果考到了再回来查就好了)

1. Based on the information in the passage, it would be LEAST likely for which of the following persons to be part of a self-help network*1?排除题

(A) The entrepreneur ' s childhood friend*1A(B) The entrepreneur ' s aunt*1B(C) The entrepreneur ' s religious leader*1C(D) The entrepreneur ' s neighbor*1D (E) (E) The entrepreneur ' s banker没提到过

2. Which of the following illustrates (用具体事例法做逻辑支持题) the working of a self-help support network*2, as such networks are described in the passage?

(A) A public high school offers courses in book-keeping and accounting as part of its open-enrollment adult education program.(B) The local government in a small city sets up a program that helps teen-agers find summer jobs.(C) A major commercial bank offers low-interest loans to experienced individuals who hope to establish their own businesses.(D) A neighborhood-based fraternal organization develops a program of on-the-job (on-the-job: adj.在职的) training for its members and their friends.

民族内部互相帮助 (D) (E) A community college offers country residents training programs that can lead to certification in a variety of technical trades. 100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com