

International Journal of Risk and Contingency Management

July-September 2014, Vol. 3, No. 3

Table of Contents

EDITORIAL PREFACE

- iv **Management of Uncertainty Tolerance and Socio-Economic Risk**
Kenneth David Strang, State University of New York, NY, USA & APCC Research, NSW, Australia

RESEARCH ARTICLES

- 1 **Outsourcing Risk Avoidance: Comparative Study of Manufacturing and Service Firms**
Pushpa Agrawal, Accounting and Finance, University of Nebraska at Kearney, Kearney, NE, USA
- 18 **Comparative Analysis of Racio-Ethnicity and Gender Impact on Stock Risk**
J. R. Smith, Jackson State University, MS, USA
Andrea Tillman-Hawkins, Alabama A&M University, AL, USA
Alisa L. Mosley, Tennessee State University, TN, USA
Jean-Claude Assad, Jackson State University, MS, USA
- 42 **OCTAPACE Human Resource Development Culture Impact on Bank Performance**
Jyotirmaya Mahapatra, Faculty of Management, Shiksha O Anusandhan University, Bhubaneswar, India
Dinesh Kumar, Bank of Baroda, Bareilly, India
- 55 **Best-Practice of Reducing Risk through a Culture of Total Quality Management**
Dennis Bialaszewski, Indiana State University, Brazil, IN, USA

Copyright

The **International Journal of Risk and Contingency Management (IJRCM)** (ISSN 2160-9624; eISSN 2160-9632), Copyright © 2014 IGI Global. All rights, including translation into other languages reserved by the publisher. No part of this journal may be reproduced or used in any form or by any means without written permission from the publisher, except for noncommercial, educational use including classroom teaching purposes. Product or company names used in this journal are for identification purposes only. Inclusion of the names of the products or companies does not indicate a claim of ownership by IGI Global of the trademark or registered trademark. The views expressed in this journal are those of the authors but not necessarily of IGI Global.

The *International Journal of Risk and Contingency Management* is indexed or listed in the following: Bacon's Media Directory; Cabell's Directories; Google Scholar; IndexCopernicus; INSPEC; MediaFinder; ProQuest Engineering Journals; ProQuest Illustrata: Technology; ProQuest SciTech Journals; ProQuest Technology Journals; The Standard Periodical Directory; Ulrich's Periodicals Directory