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# An enquiry into access to minimum wage, food affordability and saving propensity of guards of private security establishments in Ahmedabad

Samir K. Mahajan <sup>§</sup>
Paramsivan S. Vellala <sup>†</sup>
Department of Humanities and Social Sciences
Institute of Technology
Nirma University
Ahmedabad
Gujarat
India

Nityesh Bhatt \*
Institute of Management
Nirma University
Ahmedabad
Gujarat
India

#### **Abstract**

Private security industry has experienced a remarkable leap in India in the after the economic reforms introduced in the country during 1990s. Guarding service, specially manned-guarding is provided in users' premises, in order to restrict the undue access or movement, and also to safeguard the property. The protagonists of this industry are its workers i.e., the guards. Existing literature concludes the presence of substantial informality, low-cost operation and exploitation of workers in this industry. Regulatory framework has been enacted by the Indian government to safe-guard the interest of the guards. The Ahmedabad city of India is one of the prominent clients of private security services. Security guards are demanded both at residential and non-residential premises. This paper throws light into one of the major regulatory provisions i.e., minimum wage accessibility

<sup>§</sup> ORCID-ID: 0000-0002-6658-9028

<sup>\*</sup> ORCID-ID: 0000-0003-0513-1272

<sup>\*</sup> ORCID-ID: 0000-0003-4215-2355

<sup>§</sup> E-mail: samirkmahajan1972@gmail.com

<sup>&</sup>lt;sup>†</sup> E-mail: param.vellala@nirmauni.ac.in

<sup>\*</sup> E-mail: nityesh@nirmauni.ac.in (Correspondence Author)

among the guards, and attempts to understand how the guards are doing with respect to food affordability. The paper also examines the saving propensity of the of the guards in terms of its determinants. Relevant econometric models have been developed for the same. The regression outcome shows that minimum wage is not universally accessible, and the residential guards are deprived more than the non-residential guards. As far as food affordability is concerned, it portrays a gloomy picture, and the status of the respective group of guards are unlikely to be different from each other in the study area. Low income has some bearing on the propensity to save. Saving propensity does not seem to be affected by guards' level of education, premises of employment, marital status and place of origin.

Subject Classification: [20, [31, [33, [34, [38.

**Keywords:** Access to food, Food affordability, India, Informal sector, Manned guarding, Minimum wage, Private security industry, Saving propensity, Security guard.

#### 1. Introduction

Demand for private security service in India has got a significant boost after the economic reforms initiated in the early 1990s. Along with the expansion of industries, infrastructure and commercial facilities; reforms have caused growing urbanization, leap in the number of middleclass, expansion of housing societies in cities and towns, resulting into rising insecurities. This has necessitated growing requirement of security arrangements for protection of people and properties at residential premises in cities and by business establishments, institutions, offices etc at non-residential premises [1]. Private security service enterprises in India primarily offers manned guarding services, deploying professional at clients' sites to control the unauthorized accesses, and to protect the properties. The core role involves ensuring security through physical presence and vigilant [2, 3, 4, 5, 6]. The antagonistic side of this unorganised and expanding industry is massive presence of informality which makes its guards the victim. This sector has been marked by low cost-operations, and severe employee exploitation including long work-hours, low wages and various forms of deprivation [7]. Naturally, this has necessitated government intervention through minimum wage, among other regulations, through the Private Security Agencies (Regulation) Act, 2005. [8]

This study is confined to Ahmedabad city in the state of Gujarat, which is one of the major consumers of private security services in the country. Security guards are demanded at both residential and non-residential premises. Along with other sectors of the economy in the city, the provisions of Minimum Wages Act 1948 have been extended to private

security industry too [8] This research paper tries to answer the following questions about the plight of security guards. Is the minimum wage universally accessible among the guards in private security industries in the city? Given their income from employment and other sources, can the guards afford sufficient food? How is the saving propensity of private security guards in the city of Ahmedabad? With these backdrops, this paper attempts to:

- i. examine the accessibility of government declared minimum wages by the guards.
- ii. study the status of food affordability of the security guards.
- iii. throw light on the saving propensity in terms of monthly savings of the guards and to determine the factors that affect it.

#### 2. Review of Literature

Private security is crucial for maintain safety in modern urbanindustrialised societies [9, 19, 24], and offers security to both people and property, which is often more comprehensive than what is being provided by public police. [10] It is a profit-oriented industry providing personnel for protection and safety in different spheres of private life such as controlling access to private property, protection against fire, theft, vandalism, administering rules, maintaining order and lowering risks of all kind in premises [11, 16-17].

In India, the growing demand for safety and asset protection is driven not only by expanding corporate sector but also from bourgeoning middle classes [1, 3, 5]. With 8.9 million security service workers, the private security industry stands as the second largest employment provider in the country – the largest employment generator being the agriculture sector. A vast majority – around ninety percent of the work-force in this industry is employed in manned guarding. This highlights the sector's critical role both in employment generation and national security infrastructure. Metropolitan cities like such as: Chennai, Bangalore, New Delhi, and, and other major cities such as Chandigarh, Lucknow, Ahmedabad, Jaipur, and Pune etc contribute to for 70 per cent of the residential demand for manned guarding services in the country. These urban centres are key drivers of growth in private security sector [5,13-19]

Despite its tremendous potential, the private security industry, has predominately remained informal and unregulated. A significant portion

of the work-force lacks proper training and education. Additionally, absence of benefits like minimum wage, provident fund, and enrolment in employee insurance-scheme are discernibly present [6-8, 4, 9]. Amidst these adverse conditions, researches increasingly believe that private security sector has to gain recognition as a decent profession. This sector has remained an unattractive option among the job seekers. Vyas traces the presence of ageing migrant staffs in the private security sector and pinpoints failure of the state as a regulator and provider of social security protection. The workers often endure poor living conditions and struggle to manage urgent needs of life including illness or death. They remain isolated with minimal access to welfare services or community support. Asa result, security guards and their families are forced to navigate precarious and vulnerable circumstances [12]. Noronha et al. observes that that security guards are employed as contract labour, characterized by insecure unemployment, low social status, and minimal respect. Their job roles are marked by high level of precarity and limited in the workplace [13].

There is plethora of Acts passed by the parliament of India that aim to safeguard the interests of private security guards including The Private Security Agencies (Regulation) Act, 2005. It incorporates various social security welfare acts such as minimum wage, equal remunerations, pensions, gratuity, accidental benefits, insurance, leave, working conditions, protection of migrant workers etc. to protect the work force [8]. The Minimum Wages Act, 1948 sets minimum wage that must be paid to the skilled and unskilled workers in different employments and sectors across states. As such, there is no single uniform minimum wage rate across India. Further, wage-period may be hourly, daily, monthly basis [14, 15]. The Act is non-binding, but it is statutory in nature. The Code on Wages 2019 has replaced the Minimum Wages Act and some other acts, and seeks to regulate the payment of wage and bonus to workers across industries, trade and business. The code gives right to the union government to fix a floor wage, considering standards of living of workers [16]. The minimum wages fixed by the union or states must be more than the floor wage and should cover requitement of not only calories/ food and shelter but also provide for education, medical support, clothing, entertainment and some level of comfort [17]. As per Factories Act, a worker, whose duty hours exceeds nine hours in a day or more than forty-eight hours in a week are entitled to overtime pay twice their regular wage rate for the additional work-hours done [18].

Venumuddala observes that over ninety percent of India's workforce is informal, with discrepancies across region, gender, and caste, perpetuating inequality through insecure, low-paid work [19]. NCEUS notes that around ninety-two percent of India's workforce is engaged in the unorganised sector. The report underscores the lack of job security, legal protection, and social benefits in informal sector [20] Sarkar critically examines the Code on Wages 2029 highlighting issues like dual worker cataloguing, faulty wage definitions, and limiting eligibility that ignored many workers. He concludes that poor design and weak implementation, especially in the unorganized sector, lessens its effectiveness [21].

Education, occupation, and income are the widely used measures of socio-economic status of an individual. Each of these capture distinct aspects of social position. Though moderately correlated, they are not interchangeable [22]. Access to education is regarded as the first step in one's accessibility to knowledge, and information. Education has bearings on multiple dimensions of human life and enhances the choices available to a person [23, 11-16]. Years of schooling is a prime indicator of access to education [24]. Lower educational achievement restricts access to higher status jobs, income and further education, and other entitlements such as: medical care, food and nutrition, shelter [25]. Availability, accessibility and affordability to food are constituents of food security. Availability of food refers to readiness of food within the country either through current production, or import or storage in government warehouse.

Food affordability denotes having enough financial resources to buy sufficient, safe, and nutritious food to meet dietary needs. Those with low income often face persistent food insecurity [26, 42]. Dignity in workplace, including recognition and respect, significantly influences employees' intent to leave a job [27]. While much research emphases on hospitality and other formal sectors, less attention has been given to low-wage, semiformal workers like private security guards. Though resource may be available, limited income becomes a reason for food vulnerability. In the absence of state programmes, the disadvantaged people cannot afford food [28]. Lack of financial resources becomes impediment in affording adequate food and nutrition [29]. Affordability of food is a key determinant of access to food, and depends not only on food cost but also disposable income which can be expended on food. Food security is a social determinant of heath [30]. A household livelihood is sustainable when the basic requirements are met on a daily basis, and in the long run [31]. Livelihood comprises of the capabilities, assets and activities required for

a means of living [32]. George et al note that despite wide coverage, issues like leakage, poor targeting, and limited nutritional value reduce its effectiveness of Public Distribution System in India [33]. Apart from shelter, clothing, education of children; means of living also includes food, income, assets etc. Assets are the outcome of saving. Saving propensity reflects the ability to create for future consumption. Addai et al examined the savings behaviour of informal sector workers in Ghana. Low income was identified as the main constraint to saving [34].

## 3. Research Methodology

The paper looks into minimum wage accessibility, food-affordability and saving propensity of the private security guards in the city of Ahmedabad, Gujarat. According to the Census of India (2011), Ahmedabad city is the head quarter of Ahmedabad district and has population of 55, 77, 940 residing in 1179823 numbers of households [35]. For the purpose of administration, the Ahmedabad Municipal Corporation, has demarcated the metropolitan City of Ahmedabad into eight zones, which are further split into wards [36, 37]. The city has three industrial areas/zones [38].

All the residential and non-residential private security guards in the city constitute the universe of the study. Data relating residential guard is collected from the guards employed in residential complexes such as housing societies, apartments, bungalows, private mansions etc. Information relating to guards in non-residential premises are collected from guards recruited at financial institutions, factories, educational institutions, hotels, restaurants, lodge, resorts, parks, corporate offices, malls, bus stands, religious institutions, clubs and associations. A structured face-to-face interview method is used to collect the primary data. The sample size is 212, out of which, 116 respondents belonged to residential category while 96 respondents are non-residential guards. Period of the data collection is January 2023 to June 2023. Statistical package R is used for data analysis.

## 3.1 Demographic Profile of the Sample

Out of the 212 respondents, 205 are male (around 97 percent) and 7 are female security guards. Further, 83.6 percent of the respondents are married, 16.38 percent are bachelor, while 4 are widowed. In terms of native place, 58.24 percent of the respondents belonged to Gujarat. Rests of the respondents are the migrants from Uttar Pradesh (19 percent),

Rajasthan (7.63 %), Madhya Pradesh (3.81 percent) and almost 10 % from other states. Around 83 percent guards are hired through the private security agencies. Remaining 17 percent guards are recruited by the beneficiaries themselves. No guard is found to be below 18 years of age. Respondents' median age is found to be 40 years. Next 25 percent of the respondents are above forty years but less than equal to 50 years. Around 20 percent of the sample guards are in the age group of 50 to 65 years. Hence, around 97.5 percent of the respondents are less than or equal to 65 years.

## 3.2 The Regression Models

The primary interest of the study is to examine discrepancies between the residential and non-residential guards with respect to the following outcome variables:

- Access to minimum income
- Food affordability
- Saving propensity of the guards

Following regression models have been constructed to test the empirical significance of the study.

## 3.2.1 Measuring Access to Minimum Wage

Minimum Wages Act, 1948 directs that minimum wage must be paid to the skilled and unskilled workers in different scheduled employments across India. Minimum wage in Gujarat has been fixed at Rupees 9445.80 for unskilled, Rupees 9653.80 for semi-skilled, Rupees 9887.80 for skilled respectively for private security guards October 2022 to March 2023 under Ahmedabad Municipal Corporation vis Ahmedabad City which is the geographical area of the study [39]. Since, the manpower in private security is considered largely unskilled, minimum wage paid to unskilled guards i.e. Rupees 9445.80 has been considered a benchmark minimum wage for the purpose of the study.

Access to minimum wage has been measured by the probability of having access to benchmark minimum wage by the private security guards. By norm, a worker is supposed to work maximum six days, and maximum forty-eight hours in a week. As private security industry is considered highly unorganized, and exploitative in nature, minimum wage is likely to be provided to a guard by the employer, if he/ she works

seven days a week and performs minimum eighty-four work hours a week. In order to estimate the chance of receiving minimum wage by a guard, access to minimum wage is modeled as a function of residential guard dummy, weekly seven days' work dummy and weekly minimum eighty-four hours work dummy. Here, the primary interest of this model is to ascertain the probability of receiving government-declared minimum wage by residential and non-residential premises respectively. Weekly seven days' work dummy and weekly minimum eighty-four hours work dummy are control variables which also affected the outcome variable. The probability of having access to minimum monthly wage is given by the following regression model:

```
\begin{aligned} Min\_Wage_{i\_}dummy &= \phi_0 + \phi_1 \ Resident\_Guard\_dummy \\ &+ \phi_2 Weekly\_Seven\_day\_work_{i\_}dummy \\ &+ \phi_3 Weekly\_Min\_EightyFour\_Hrs\_worki\_dummy \\ &+ u_i \end{aligned}
```

Here,

Min\_Wage;\_ = 1, if guard receives government-declared minimum

dummy monthly wage

= 0, if guard does not receive government-declared

minimum monthly wage

Resident\_ = 1, if guard works at the residential premise

Guard\_dummy = 0, if guard works at the non-residential premise

Weekly\_Seven\_ = 1, if guard works all seven days in a week

day\_work;\_ = 0, if the guard works less than seven days in a week

dummy

Weekly\_Min\_ = 1, if guard works at least eighty-four weekly

Eightyfour\_Hrs\_ = 0, if guard works less than eighty-four hours weekly

worki\_dummy

 $\label{eq:energy} \begin{tabular}{ll} E(Min\_Wage_i\_dummy \mid Predictors) is the probability of receiving minimum wage, conditional upon the predictors. \end{tabular}$ 

#### 3.2.2 Measuring Affordability of Food

Affordability of food has been measured by access to three-square-meals a day which is a physiological need. The term 'square' means honest or proper. Hence, the phrase 'three-square-meals' a day means a proper, adequate and a satisfying meal [40]. Private security guards do tedious jobs of sitting, monitoring and regulating trespassing, and come from the poorer section of the society. This necessitates them to have three-square-

a-meal a day, however, there are multiple reasons for guards not being able to afford this such as: poor income, being migrant, being bachelor, inability to cook food, inaccessibility to cheaper food, etc. It is thus imperative to examine accessibility of three-square-meals a day by the guards, and understand whether such accessibility is similar across the residential and non-residential categories. Access to three-square-meal has been regressed upon residential guard dummy, minimum wage dummy, migrant dummy, married dummy.

The probability of having access to three-square-meal is given by following regression model:

```
Three_Sq_Meal<sub>i</sub>_dummy = \eta_0+ \eta_1 Resident_Guard_i_dummy
+ \eta_2 Min_Wage_i_dummy
+ \eta_3 Migrant_i_dummy
+ \eta_4 Married_i_dummy + u_i
```

Here,

Three\_Sq\_Meal<sub>i\_</sub> = 1, if guard has access to three-square-meal a day

dummy = 0, if guard does not have access to three-square-meal

a day

Resident\_Guard<sub>i\_</sub> = 1, if guard works at the residential premise

dummy = 0, if guard works at the non-residential premise

Min\_Wage,\_ dummy = 1, if the guard receives government-declared

minimum monthly wage

= 0, if the guard does not receive government-declared

minimum monthly wage

Migrant<sub>i\_</sub> dummy = 1 if guard hails from states other than Gujarat

= 0 if guard hails from Gujarat

Married dummy 1, if the guard is married

= 0, if the guard is not married

E (Three\_Sq\_Meal, dummy | Predictors) is the probability of having access to three-square- meal a day.

# 3.2.3 Measuring Saving propensity

To examine the saving propensity of the guards, monthly saving is constructed as a function of monthly wage income, resident guard dummy, years of schooling, years of experience and married dummy. Our primary interest is to examine how wage income affected the propensity to save, and whether there are discrepancies in saving propensities of residential

and non-residential private security guards. Monthly saving function is given by the following regression model:

```
\begin{aligned} \textit{Monthly\_Save}_i &= \beta_0 + \beta_1 \textit{Monthly\_Wage}_i \\ &+ \beta_2 \textit{Resident\_Guard}_{i\_} \textit{dummy} + \beta_3 \textit{Years\_School}_i \\ &+ \beta_4 \, \textit{Migrant}_i \, \, \textit{dummy} + \beta_5 \textit{Married}_{i\_} \textit{dummy} + u_i \end{aligned}
```

Here,

Monthly\_Save, is monthly saving (in Rupees) of a guard

Monthly\_Wage<sub>i</sub> is Monthly wage income (in Rupees) of guard

Resident\_Guard<sub>i\_</sub> = 1, if guard works at the residential premise dummy = 0, if guard works at the non-residential premise

Years\_School<sub>i</sub> implies Years of schooling of a guard

Migrant, dummy = 1 if guard is a migrant

= 0 if guard is a native of Gujarat

 $Married_{i}$ \_dummy = 1, if the guard is married

= 0, if the guard is not married

## 4. Results and Data Analysis

This study is confined to the security personnel recruited for manned guarding at residential and non-residential premises in the city of Ahmedabad. Results obtained from the statistical analyses are presented below:

## 4.1 Access to Minimum Wage

The regression outcome with respect to response variable Minimum wage, and the relevant regressors are presented in Table 1. Intercept ( $\phi_0$ ) 0.90373 and coefficient of guard dummy ( $\phi_1$ ) with value -0.18026 are found to be statistically significant at p-value less than 0.01 level and less than 0.05 level significance respectively. Coefficient of weekly seven days work dummy ( $\phi_2$ ), weekly minimum eighty-four hours work dummy ( $\phi_3$ ) are not found statistically significant (See Table 1).

Other things remaining the same,  $\phi_0$  is the probability of receiving minimum wage by non-residential guards. Since intercept ( $\phi_0$  = 0.90373) is significant, it suggests that chance of receiving minimum wage by a non-residential guard is 90.37 percent. Ceteris paribus, differential intercept coefficient  $\phi_1$  is the difference in probability of receiving minimum wage between residential and no residential guards.  $\phi_1$  being -0.18026 and significant, it implies that probability of receiving minimum wage by a

Table 1
Access to Minimum Wage (Rupees)

Explanatory Variables	Coefficients	Response Variable: Probability of having access to Minimum wage
Constant (intercept)	$\varphi_0$	0.90373***
		(2e-16)
Residential guard	$\phi_1$	-0.18026*
dummy		(0.039)
Weekly seven days work	$\varphi_2$	-0.07962
dummy		(0.463)
Weekly Minimum eighty-	$\varphi_3$	-0.04261
four hours work dummy		(0.658)
Adjusted R-squared		0.04582
Value		(0.03543)
F-statistic		2.953 on 3 and 119 DF
Observations		123

Note:

#Figure in bracket indicate p-value

Significance codes: 0 '\*\*\*', 0.001 '\*\*', 0.01 '\*', 0.05 '.', 0.1 "', 1

residential guard is likely to be different from its counterpart in non-residential premises, and is lesser by 18.02 percent points. It also shows that access to minimum wage is not universal whether the guards work in residential premise or non-residential premises. However, the guards employed in non-residential sectors have a higher chance of receiving minimum wage than that of residential guards (See Table 1).

The R-squared Value of the Model and Econometric Test of Significance

The estimated adjusted  $R^2$  is 0.04582, and is significant at p-value less than 0.05 level of significance. The calculated F-statistics 2.953 on 3 and 119 DF is more than tabulated critical value 2.68081110 at 0.05 level of significance, hence, the regression model appears to be significant (See Table 1). Heteroscedasticity, autocorrelation and multicollinearity tests have been performed on the regression model. There is a presence of heteroscedasticity in the model. Residuals in this regression model are not autocorrelated. None of the predictors from the original mode appears to suffer from serious multicollinearity.

# 4.2 Food Affordability

The regression analysis of food affordability is depicted in Table 2. Here, food affordability has been measured by probability of the guards having access to three-square- meal a day. The regression output shows that intercept  $\eta_0$  with value 0.596517 is statistically significant at p-value less than 0.01 level significance. Other things remaining the same,  $\eta_0$  is the probability of having access to three-square- meal a day by non-residential guards. Since intercept ( $\eta_0$  = 0.596517) is significantly different form zero, it suggests that probability of three-square- meal a day by a non-residential guard is 59.65 percent. Differential intercept coefficient  $\eta_1$  is not significant indicating that probability of having access to three-square-meal by residential guards is unlikely to be different from non-residential guards in the study area. Thus, access to three-square-meal a day is not universal for the guards (See Table 2).

Table 2
Food Affordability

Explanatory Variables	Coefficients	Response Variable: Probability of accessing three-square-meal a day
Constant	$\eta_{\scriptscriptstyle 0}$	0.596517***
(intercept)		(2.24e-05)
Residential	$\eta_{\scriptscriptstyle 1}$	-0.113720
guard dummy		(0.19605)
Minimum wage	$\eta_{_2}$	0.023778
dummy		(0.80541)
Migrant dummy	$\eta_3$	0.003869
		(0.96453)
Married Dummy	$\eta_{\scriptscriptstyle 4}$	0.207370
		(0.07844)
R-squared		0.06968
		(0.019)
F-Statistics		F-statistic: 2.828 on 5 and 117 DF
Observations		123

Note:

#8 Respondents did not disclose their income.

# Figure in round bracket () indicate p-value

Significance codes: 0 '\*\*\*', 0.001 '\*\*', 0.01 '\*', 0.05 '.', 0.1 ' ', 1

Since coefficients of minimum wage dummy  $(\eta_2)$ , migrant dummy  $(\eta_3)$ , married dummy $(\eta_4)$  are not significant suggesting that access to minimum wage, marital status, place of origin etc have no bearing food affordability (See Table 2).

The R-squared Value of the Model and Econometric Test of Significance

The adjusted R-squared value is 0.06968 and significant at p-value less than 0.05 level of significance. The F-Statistic is 2.828 on 5 and 117 DF, and is greater than the tabulated value 2.29182824 at 0.05 level of significance (See Table 2). Hence, null hypothesis that coefficients of all regressors are zero is rejected. Presence of heteroscedasticity, autocorrelation and multicollinearity tests are not detected in the model.

## 4.3 Saving Propensity

The results of saving functions of the guards have been presented in Table 3. This result shows that coefficient of monthly wage income ( $\beta_1$ ) is significant at p-value less than 0.01 level of significance. Value of  $\beta_1$  0.17233 suggests that a one-rupee increase in monthly wage income would lead to saving of 17 paise (marginal propensity to save) for the security guards.

Other things remaining the same, coefficient of guard dummy  $\beta_2$  measures the difference in saving propensities of residential and non-residential guards. Regression output shows that the coefficient  $\beta_2$  is not significant which implies that saving propensity is unlikely to be different for both the group of private guards. Further, coefficients of the remaining predictors residential guard dummy ( $\beta_2$ ), years of schooling ( $\beta_3$ ), migrant dummy ( $\beta_4$ ), married dummy ( $\beta_5$ ) are not significant (See Table 3). This suggests that saving propensity is unlikely to be different irrespective of categories of guards. Further, education, marital status and place of origin have no bearing on the saving propensity of the guards (See Table 3).

### The R-squared Value of the Model and Econometric Test of Significance

The adjusted R-squared value 0.1094 is significant at p-value less than 0.01 level of significance. The F-Statistic is 3.335 on 6 and 108 DF is greater than the tabulated F-statistic value 2.97349315 at 0.01 level of significance (See Table 3). Hence, null hypothesis that coefficients of all regressors are zero is rejected. Heteroscedasticity, autocorrelation and multicollinearity tests are been performed on the regression model; however, no such problems have been traced in the model.

Table 3				
Saving Propensity				

Explanatory Variables	Coefficients	Response Variable: Monthly Saving (Rupees)
Constant	$\beta_{\scriptscriptstyle 0}$	316.32008
(intercept)		(0.64698)
Monthly wage	$eta_{\scriptscriptstyle 1}$	0.17233**
income (Rupees)		(0.00105)
Residential guard	$\beta_2$	67.54733
dummy		(0.86485)
Years of schooling	$oldsymbol{eta_3}$	-33.88469
		(0.37561)
Migrant dummy	$oldsymbol{eta_4}$	556.04067
		(0.09176)
Married dummy	$\beta_5$	-91.94677
		(0.83767)
Adjusted R <sup>2</sup>		0.1094
		(0.004723)
F-statistic:		3.335 on 6 and 108 DF
Observations		109

Note: # Three income outliers Rs. 29000, Rs 25000 & Rs 24000 are removed.

#### 4. Conclusion

Access to minimum wage is not universal among the guards in the city of Ahmedabad. However, the deprivation is found to be more among guards at residential premises than those of guards at non-residential sites. Such denial violated a very basic regulatory provision that must be available to the workers in private security industry. Access to three-square-meal a day is not available to all the guards. Irrespective of access to the minimum income, the chance of having access to adequate food is around sixty percent. Lack of food security is not ruled out among the guards in the study area, and minimum wage income may did not guarantee access to adequate food. Probability of having access to three-square-meal a day did not depend on the marital status or place of origin.

<sup>. #</sup> Eight respondents did not disclose their income.

<sup>#</sup> Four respondents have not disclosed their saving.

<sup>#</sup> Figure in round bracket () indicate p-value

Significance codes: 0 '\*\*\*', 0.001 '\*\*', 0.01 '\*', 0.05 '.', 0.1 ' ', 1

Marginal propensity to save for the guards did not differ based on place of employment (residential or non-residential), place of origin and marital status. Education of the guards has no bearing on the saving propensity of the guards. Marginal propensity to save of the guards as a whole is seventeen percent of their income.

Lack of universal accessibility to minimum wage among the guards, especially in residential premises, shows the presence of informality in private security service sector in Ahmedabad city. Even access to minimum wage did not assure food affordability and is understood to be a big challenge faced by the guards given the facts that the industry is predominantly informal, and the jobs is generally unskilled in nature. The findings also point to the fact that the regulatory agency in the state has not been able to implement the minimum wage provisions for the security guards in the city. Government needs to enhance its monitoring and supervision on the human resource practices in this industry. At the same time, penalty provision is also required on defaulter. Here, introduction of technology like biometrics, CCTV, Aadhaar enabled online transfer of wages, guards' database etc can be leveraged.

The study considered only a small sample size restricted to Ahmedabad City and therefore, cannot be generalized in the Indian context. However, future studies may extend the sample size to include other cities in the state of Gujarat as well as in other states in India for pragmatic policy perspective. Further, food affordability among security guard may also be impacted by awareness and access to government welfare schemes like public disruption system, inhabitations with family, proportion of income remitted family at native place etc. These variates have not been incorporated in the research study.

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