



Assessment of Grievance Issues and Redressal Mechanism Effectiveness in Cooperative Housing Societies.

Prof. Jonnala Hemanth Kumar

Vice Principal & HOD – Accountancy,

Akbar Peerbhoy College of Commerce & Economics, M.S. Road. Grant Road, Mumbai

Abstract

- **Nature of the study:**

This study is explorative based on the survey done.

- **Study objectives:**

The study aims to identify the common grievance issues faced by residents in Cooperative Housing Societies of Mira Bhayander and to evaluate the effectiveness of the existing grievance redressal mechanisms in resolving these complaints.

- **Methodology of the study:**

Primary data was collected from a sample of 411 residents of Cooperative Housing Societies in Mira-Bhayander through a structured Likert-scale questionnaire. Secondary data includes published research papers, articles, and societal laws, which provide additional insights into common grievances and effective redressal mechanisms.

- **Findings**

Chi-square test confirmed a significant association between grievance type and complaint method ($\chi^2 = 50.395$, $p < 0.001$), supporting Hypothesis H_1 . Specifically, financial grievances like high maintenance charges ($p = 0.050$) and penalties ($p = 0.001$) significantly influenced how complaints were raised, with residents preferring different channels for these sensitive issues

- *A significant positive relationship was found between residents' perception of a structured grievance redressal system and their satisfaction ($R^2 = 0.241$, $\beta = 0.491$, $p < 0.001$).*

Key words: CHSs, grievances, Redressal mechanism

INTRODUCTION:

India is the country with the highest population in the world. The density of the population is very high, especially in cities across India. We can see people living in houses, also known as flats, in high-rise buildings, almost in every city, not only in India but also all over the world, due to increasing residential demand. Most of these buildings have small units in the form of residential flats and shops, which are owned by individuals. Last two decades, Maharashtra has witnessed tremendous development in infrastructure and a massive increase in high-rise buildings, especially in cities like Mumbai, Thane & Pune etc. To protect the interest of the individual owners and to take care of issues related to governance and administration of these buildings, the Government of Maharashtra has enacted various laws like the Maharashtra State Cooperative Societies Act 1960. As per the latest National Cooperative Database (Table I), Housing Societies in Maharashtra comprise 125986, being 56.65% of the total cooperative societies registered under the Maharashtra Cooperative Societies Act 1960.

❖ **Sector-Wise Cooperatives in THANE (Table III)**

Cooperative Sector Name	No of Societies	% Societies
Housing Cooperative Society	33465	92.62
Credit & Thrift Society	650	1.80
Labour Cooperative	572	1.58
Miscellaneous Non-Credit	320	0.89
Primary Agricultural Credit Society (PACS)	210	0.58
Multipurpose Cooperative	201	0.56
Agro Processing / Industrial Cooperative	125	0.35
Social Welfare & Cultural Cooperative	117	0.32
Consumer Cooperative	116	0.32
Agriculture & Allied Cooperative	103	0.29
Dairy Cooperative	96	0.27
Miscellaneous Credit Cooperative Society	88	0.24
Fishery Cooperative	39	0.11
Livestock & Poultry Cooperative	16	0.04
Urban Cooperative Bank (UCB)	7	0.02
Transport Cooperative	3	0.01
Women's Welfare Cooperative Society	1	0.00
Marketing Cooperative Society	1	0.00
Total	36130	100%

Source: <https://cooperatives.gov.in/en/state-dashboard/state/27>

In Thane district, over 23.6 lakh members are associated with 36,130 cooperative societies. This study focuses specifically on cooperative housing societies registered within Mira Bhayander, a municipality in Thane district, where all residential buildings must register under the Maharashtra Cooperative Societies Act, 1960 (amended in 2019). These societies are governed by statutory provisions and bylaws that guide the day-to-day management by elected office bearers—typically a Secretary, Chairman, Treasurer, and other Managing Committee members. These committee members are resident volunteers responsible for the administration of societies, which may consist of 2 to over 200 units. Given the diversity and density of residents, conflicts are common, often arising over issues such as the allocation of common parking, lack of financial transparency, or disputes between residents and management.

❖ **Grievances in Cooperative Housing Societies:**

Many Cooperative housing societies have disputes related to membership rights, issues of Share Certificates, conduct of elections, financial mismanagement, and member rights. They also have grievances related to maintenance charges, non-occupancy charges, delay in maintenance of common facilities like lifts, water supply pipes and drainage systems, non-disclosure about society expenses, misuse of funds, lack of quorum in meetings, poor security arrangements, inadequate fire safety measures, and partial implementation of bylaws. Differences between residents can also be over parking, noise, or pet ownership.

❖ **Redressal mechanism to resolve the grievances:**

The Government of Maharashtra has come up with a legal mechanism for addressing grievances of the members of housing societies, which includes the Maharashtra Cooperative Societies Act, 1960, Bye-laws issued by the Department of Cooperation. These laws are enforced through important statutory authorities like the Deputy Registrar of Cooperative Societies, where members can file complaints, the Consumer Forum/Civil Court for unresolved disputes and importantly Sahakar Samvad Portal. Besides the above redressal mechanism, also include

other Grievance Redressal Channels like Internal Complaint Committee (if applicable), Society General Body and Special General Body meetings.

❖ **About Mira-Bhayander corporation**

Mira Bhayander Municipal Corporation, the area which is selected for conducting **research, comes under the Thane district. Mira Bhayander Municipal Corporation** is divided into 79 wards. It is a very fast-growing corporation with many high-rise buildings, good transport facilities. It is well connected with Mumbai and Thane through Local trains, Metro trains and corporation buses. It has seen huge development in the last two decades, and presently it is believed that approximately 11 lacs people reside in the Mira Bhayander Area.

Review of literature

- ❖ **Reyes et al. (2022)** investigated the impact of the Grant of Use housing model in Spain, focusing on cooperative housing and social well-being. This study was a qualitative case study based on residents of cooperative housing in Barcelona. purposive sampling was used to select participants from established cooperatives. They concluded that while cooperative housing improved social connectedness and well-being, a lack of clarity in public funding mechanisms limited widespread access.
- ❖ **Noureldin et al. (2023)** carried mixed-methods approach, combining qualitative interviews with policy analysis. The sample included housing cooperative members and key informants from regulatory bodies. Purposive sampling based on the preselection criteria was used. The authors highlighted how legislative and institutional barriers make housing inaccessible for many Egyptians, and they advocated for policy reform based on universal norms.
- ❖ **Manomano and Kang'ethe (2016)** conducted a qualitative literature review and content analysis of existing housing programs like the RDP (Reconstruction and Development Programme). This was a non-empirical study and was based on secondary data. However, they synthesised findings from prior evaluations and reports to critique issues such as corruption, poor quality materials, and inefficiencies in government housing schemes.
- ❖ **Chawla (2009)** carried a quantitative survey involving a sample of 200 cooperative society members from various sectors across India. The random probability stratified sampling was used in this study. His research found that cooperatives have positively impacted members' socio-economic conditions. The problems they observed were the lack of professional insights and the internal issues.
- ❖ **Lang and Roess (2013)** conducted a comparative qualitative analysis across several European countries. The study was based on secondary data from cooperative federations and expert interviews, with a non-probability purposive sample of governance stakeholders. They suggested hybrid governance models incorporating co-operative principles to address modern housing challenges.
- ❖ **Adeboyejo and Oderind (2013)** conducted a quantitative survey method, using a structured questionnaire administered to 60 housing cooperative members selected via systematic sampling. The study assessed the cooperatives' role in housing finance and delivery and recommended that access to mortgage and investment funding be increased for housing cooperatives to remain viable.
- ❖ **Adnan et al. (2015)** conducted a mixed-method study with surveys and interviews targeting members and leaders of housing cooperatives. The sample size included 50 cooperative societies, selected through purposive sampling. Findings revealed poor governance, weak financial structures, and operational inefficiencies, leading the authors to propose a revised housing cooperative model to address current shortcomings.
- ❖ **Ganapati (2007)** used a historical-institutional approach, combining qualitative document analysis and key-informant interviews. This was a descriptive and exploratory study rather

than a sample-based quantitative survey. It identified administrative, legal, and procedural frameworks as critical enablers in the growth of housing cooperatives post-independence.

- ❖ **Sanyal and Mukhija (2001)** used a case study methodology involving urban housing projects in Mumbai. The study is based on qualitative interviews and document reviews with stakeholders such as government officials, NGOs, and developers. They used in-depth institutional analysis and concluded that overlapping jurisdictions and differing stakeholder interests often result in delayed or conflicting housing outcomes.
- ❖ **Government of Maharashtra – Model Bye-Laws (n.d.)** define how grievances within housing societies must be addressed. These bylaws do not involve empirical sampling but serve as a normative legal framework outlining redressal procedures for resident grievances concerning finances, management, and member conduct.
- ❖ **The Maharashtra Co-operative Societies Act, 1960 (Govt. of Maharashtra, 1961)** This Act forms the **legislative foundation** of cooperative housing in Maharashtra. It is a **legal document** rather than a research study, and it provides the structural, administrative, and grievance-related provisions for all registered cooperative societies in the state.

❖ **OBJECTIVES OF THE STUDY:**

1. To identify the common grievance issues faced by residents in the CHS of Mira Bhayander.
2. To evaluate the effectiveness of the existing grievance redressal mechanisms in addressing residents' complaints.

❖ **HYPOTHESES OF THE STUDY:**

1. H₁: There is a significant association between the type of grievance raised and the method used to raise complaints.
2. H₂: Residents who perceive the redressal mechanism as structured are more likely to be satisfied with the grievance resolution process.

SIGNIFICANCE OF THE STUDY:

Since living in buildings is very common these days, especially in cities, members residing in these buildings must be aware of their rights and duties with special reference to day-to-day management and administration of these buildings, which are also known as societies. The fundamental principle is a democratic approach, which involves cooperation and self-help amongst members of the society. Lack of basic knowledge about provisions enacted in law often becomes a reason for conflicts between residents and office bearers, resulting in police complaints, court cases and worst, being appointment of an administrator by the registrar to manage these societies. This paper attempts to highlight the common grievances of the members and the effectiveness of the redressal mechanism presently available. It also aims to suggest measures to strengthen the redressal mechanism to reduce disputes and grievances amongst the members in a cooperative housing society and make these places a happy place to live in.

METHODOLOGY OF THE STUDY

▪ **Primary data:**

This is an explorative study based on 411 sample size consisting of the residents of Cooperative Housing Societies in and around Mira-Bhayander. A structured questionnaire with a Likert scale is used to collect the empirical data.

▪ **Secondary data:**

Secondary data is obtained from the published research papers and write-ups. The society laws are also referred to understand more about the grievance and the effective mechanisms to resolve those.

DATA ANALYSIS:

Objective 1:

To identify the common grievance issues faced by residents in the Cooperative Housing Societies (CHS) of Mira Bhayander.

Hypothesis H₁:

H₁: There is a significant association between the type of grievance raised and the method used to raise complaints.

Grievance redressal is a critical aspect of cooperative housing society (CHS) administration. Residents often face a variety of issues, ranging from maintenance delays and financial transparency concerns to disputes over high maintenance charges and penalties. Understanding how residents choose to report these issues provides insight into both the effectiveness of the redressal system and the level of resident engagement.

This section examines whether there is a significant relationship between the type of grievance faced by residents and the method they use to raise complaints. Such an association, if present, can help societies evolve their communication and redressal strategies more effectively.

To test this hypothesis, the following grievance types were considered:

- Maintenance issues
- Financial transparency concerns
- Delays in repairing common facilities
- High maintenance charges
- Penalties charged

Residents were asked how they typically raised complaints:

- Verbal communication
- Written complaint to the committee
- WhatsApp/group message
- I don't raise complaints

(Multiple combinations were also reported and included in the analysis.)

Chi-square tests were used to examine the association between each grievance type and the complaint method.

Table 1: Chi-Square Test Results – Association between Type of Grievance and Method Used to Raise Complaints

Type of Grievance	Pearson Chi-Square Value	df	Asymp. Sig. (p-value)	Significance at 5% Level
General Grievances (all types combined)	50.395	10	0.000	Significant
Financial Transparency Concerns	16.919	10	0.076	Not Significant
Delay in Repairs	15.242	10	0.124	Not Significant
High Maintenance Charges	18.276	10	0.050	Significant
Penalties Charged	30.929	10	0.001	Significant

Based on the chi-square test results, there is strong evidence of a significant association between grievance type (when analysed as a group) and the method used to raise a complaint ($\chi^2 = 50.395$, $p < 0.001$). This confirms Hypothesis H₁. High maintenance charges ($p = 0.050$) and penalties charged ($p = 0.001$) are grievance categories that significantly influence the mode of complaint registration, indicating that residents respond differently to financial issues compared to others. Grievances related to financial transparency and delays in repairing facilities did not show significant associations with the method of complaint, suggesting these issues may be raised across various modes similarly, or that such grievances are perceived with

less urgency. The most commonly used mode of raising a complaint was WhatsApp/group messages (65.9%), followed by written complaints to the committee (7.3%). This suggests a digital-first approach by most residents for reporting issues.

The analysis supports the hypothesis that the method of raising complaints varies significantly based on the type of grievance, especially for issues related to high maintenance charges and penalties. This insight can help Cooperative Housing Society's management prioritise certain grievance channels for specific types of complaints and improve the responsiveness of their redressal mechanisms.

The results indicate a significant overall association between the types of grievances and the methods used for complaint registration ($p < 0.001$). Specifically, grievances related to high maintenance charges and penalties charged showed statistically significant associations with the complaint methods ($p = 0.050$ and $p = 0.001$, respectively). This suggests that residents tend to choose different channels to raise these financial grievances, perhaps due to their sensitive or pressing nature.

In contrast, grievances related to financial transparency and repair delays did not demonstrate statistically significant associations ($p > 0.05$), indicating a more uniform pattern of complaint behaviour across different reporting channels. Additionally, the most frequently used complaint method was WhatsApp or group messages, accounting for 65.9% of all responses. This emphasises the growing reliance on digital platforms for communication within housing societies.

The findings support Hypothesis H₁, confirming that there is a statistically significant association between the type of grievance raised and the method used to report it. Financial grievances, in particular, appear to influence residents' choice of complaint channel, highlighting the need for Cooperative Housing Society's committees to develop a customised redressal mechanism based on the nature of the complaint. These insights can guide societies in enhancing responsiveness, prioritising grievances, and adopting tech-friendly platforms for effective grievance management.

In a nutshell, the chi-square test confirmed a significant association between grievance type and complaint method ($\chi^2 = 50.395$, $p < 0.001$), supporting Hypothesis H₁. Specifically, financial grievances like high maintenance charges ($p = 0.050$) and penalties ($p = 0.001$) significantly influenced how complaints were raised, with residents preferring different channels for these sensitive issues. In contrast, grievances related to financial transparency and repair delays showed no significant link to complaint methods, indicating more uniform reporting.

WhatsApp/group messages were the most popular complaint mode (65.9%), reflecting a strong preference for digital communication. These results suggest that housing society committees should tailor grievance channels according to complaint type, leveraging tech-based platforms to improve responsiveness and effectiveness in redressal.

Hypothesis H₂:

H₂: Residents who perceive the redressal mechanism as structured are more likely to be satisfied with the grievance resolution process.

To test this hypothesis, two statistical approaches were applied:

- Spearman's rank correlation to measure the strength and direction of the relationship.
- Simple linear regression to determine the predictive impact of perceived structure on satisfaction.

Table 2: Spearman's Rank Correlation – Structured Redressal & Satisfaction

Variables	Spearman's ρ	p-value	Significance at 1% Level
Perception: "Grievance resolving system is very structured" & Satisfaction: "I am highly satisfied with the redressal system"	0.508	0.000	Significant

The Spearman's rank correlation coefficient of 0.508 indicates a moderate positive correlation between the perception of the grievance redressal system as structured and satisfaction with the system. The relationship is statistically significant ($p < 0.01$), confirming that residents who find the redressal mechanism to be well-structured are more likely to be satisfied with the grievance resolution process.

Table 3: Simple Linear Regression – Predicting Satisfaction from Perceived Structure

Model	R	R ²	Adj. R ²	F-value	Sig. (p-value)
Structured Redressal → Satisfaction	0.491	0.241	0.239	129.787	0.000
Predictor	B (Unstandardized Coeff.)	Std. Error	β (Standardised)	t-value	Sig. (p-value)
Constant	1.461	0.134	—	10.897	0.000
"Grievance system is structured"	0.552	0.048	0.491	11.392	0.000

The regression model explains 24.1% ($R^2 = 0.241$) of the variation in residents' satisfaction levels based on how structured they perceive the redressal system to be. The model is statistically significant ($p < 0.001$), and the standardised beta coefficient ($\beta = 0.491$) shows a strong positive effect. This means that for every unit increase in the perceived structure of the redressal system, satisfaction increases by 0.552 units, holding all else constant.

The correlation and regression analyses both confirm Hypothesis H₂. There is a statistically significant positive relationship between residents' perception of a structured redressal mechanism and their satisfaction with the grievance system. This indicates that when residents view grievance handling as systematic and organised, they are more likely to trust and appreciate the overall redressal process.

A significant positive relationship was found between residents' perception of a structured grievance redressal system and their satisfaction ($R^2 = 0.241$, $\beta = 0.491$, $p < 0.001$), confirming Hypothesis H₂. As the perceived structure improves, satisfaction rises, underscoring the value of systematic and transparent grievance handling in Cooperative Housing Societies.

CONCLUSION

This study investigates grievance issues and assesses the effectiveness of redressal mechanisms in Cooperative Housing Societies (CHS) within the Mira-Bhayander region. Drawing on primary data from 411 residents, the research identifies prevalent complaints—namely, maintenance delays, high maintenance charges, penalties, and inadequate repair timelines. Notably, financial grievances such as excessive charges and penalties demonstrated a statistically significant correlation with the channels residents chose to lodge their complaints, suggesting that the nature of the grievance influences communication preferences. The analysis further reveals that residents' satisfaction with the grievance resolution process is strongly

linked to their perception of the redressal system's structure and efficiency. Both correlation and regression findings affirm that a well-organised, transparent grievance mechanism significantly enhances resident trust and satisfaction. The study underscores the need for Cooperative Housing Societies to adopt digital complaint-handling platforms, ensure prompt resolution, and foster financial transparency. These steps are crucial for creating a more responsive, participatory, and accountable community governance framework.

REFERENCES

- 1) Reyes, A., et al. (2022). Living together for a better life: The impact of cooperative housing on health and quality of life. *Buildings*, 12(12), 2099.
- 2) Noureldin, K. S., et al. (2024). Housing cooperatives in Egypt: Challenges, constraints, and solutions. *Journal of Housing and the Built Environment*.
- 3) Manomano, T., & Kang'ethe, S. M. (2016). Housing problems and programs in South Africa: A literature review. *Journal of Sociology and Social Anthropology*, 7(2), 111–117.
- 4) Chawla, S. S. (2009). *A study of the evolution of cooperative societies in India and its effect on the socio-economic development of members* [Doctoral dissertation, University of Kashmir].
- Lang, R., & Roess, D. (2013). The governance of co-operative housing: Current challenges and future perspectives. *International Journal of Co-operative Management*, 6(2), 23–34.
- 5) Adeboyejo, A. T., & Oderind, J. A. (2013). Housing co-operative societies and sustainable housing delivery in Oyo State, Nigeria, *International Journal of Co-operative Management*, 6 (2), 61-74
- 6) Adnan, N., et al. (2015). Malaysian housing co-operatives: Past performance, current problems and future direction. *Asian Social Science*, 11(3), 23–31.
- 7) Ganapati, S. (2007). An institutional analysis of the evolution of housing cooperatives in India. *Habitat International*, 31(1), 87–104.
- 8) Sahakar Samvad Housing Federation. (n.d.). *Redressal process*.
- 9) Sanyal, B., & Mukhija, V. (2001). Institutional pluralism and housing delivery: A case of unforeseen conflicts in Mumbai, India. *World Development*, 29(1), 29–43.
- 10) MySocietyClub. (n.d.). *Maharashtra cooperative housing society bye-laws: Member complaints*. Government of Maharashtra. (n.d.). *The Maharashtra Co-operative Societies Act, 1960 and Rules*. Census 2011. (n.d.). *Mira-Bhayandar (Municipal Corporation)*.
- 11) Government of Maharashtra. (1961). *The Maharashtra Co-operative Societies Act, 1960* (Maharashtra Act No XXIV of 1961).
- 12) Government of Maharashtra. (n.d.). *Model Bye-Laws of Cooperative Housing Society*.
- 13) Ministry of Cooperation, Government of India. (n.d.). *State dashboard - Maharashtra*