

Key Holders of Change

Women Driving Real Estate Growth and Transformation



Leadership Perspective



Kanika Gupta Shori
COO and Founder,
Square Yards

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As women gain greater empowerment through education, workforce participation, and financial independence, they are emerging as formidable decision-makers and influential consumers across industries—real estate being no exception. Our data reinforces this ongoing shift: in 2024, residential transactions across top cities with women as sole owners grew by 14% annually, outpacing the 11% growth seen among sole male buyers. It's inspiring to see women homebuyers grow from strength to strength each year. While there is still a long way to go, the current momentum speaks volumes, as women continue to emerge as a dominant force in homeownership, securing their futures with confidence.

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Women homebuyers are emerging as a transformative force in the property markets, propelled by increasing workforce participation and supportive government initiatives. The numbers speak volumes—this year alone, 1.29 lakh residential transactions were registered under women's names, 14% higher than previous year. Underscoring this trend, women make up close to 53% of our clientele as sole or joint homebuyers on our platform. At Square Yards, we recognize the invaluable perspectives women bring to the industry, both as discerning buyers and influential contributors. By championing their voices and fostering opportunities, we are steadfast in our commitment to building a stronger, more inclusive real estate ecosystem.



Tanuj Shori
CEO and Founder,
Square Yards

Introduction

When women work, economies flourish. Women's economic empowerment fosters greater income equality and economic diversification, creating opportunities for shared prosperity. Organizations also reap significant benefits by increasing employment and leadership opportunities for women, as it enhances organizational effectiveness and drives growth. According to United Nations, companies with three or more women in senior management positions score higher across all dimensions of organizational performance.

However, according to the International Monetary Fund, while women represent nearly half of the global working-age population of approximately 5 billion people, only about 50% of these women actively participate in the labour force, compared to 80% of men. This uneven playing field imposes substantial costs on the global economy, with the United Nations estimating that closing the gender gap could boost the global economy by USD 7 trillion.

Although the picture may seem stark, it reveals a wealth of untapped potential. While achieving full gender parity remains a challenge, women are playing an increasingly pivotal role in shaping the global economy—as a growing workforce, entrepreneurs, and influential consumers. In India, recent data from the Ministry of Labour & Employment highlights significant progress in women's workforce participation. The Worker Population Rate (WPR) for women has nearly doubled, rising from 22% in 2017-18 to 40.3% in 2023-24. Similarly, the Labour Force Participation Rate (LFPR) has increased from 23.3% to 41.7% during the same period. The unemployment rate for female workers has also seen a notable decline, dropping from 5.6% to 3.2%. Additionally, 39.6% of women with post-graduate education or higher were employed in 2023-24, up from 34.5% in 2017-18, reflecting a positive trend in higher-educated women's workforce involvement.

Women now contribute a substantial portion of household earnings and spending, positioning them as key decision-makers in sectors such as technology, real estate, retail, healthcare, education amongst others. Recognizing this trend, businesses are developing products and services that align with women's preferences. Simultaneously, policies promoting workplace inclusivity and gender equality are empowering women to attain financial independence and advance their careers. These combined contributions are transforming markets, strengthening economic resilience, and paving the way for a more balanced and inclusive global economy.

Women in Real Estate

The real estate sector is no exception to the growing economic contribution of women. Women are leaving a strong imprint here as both professionals and buyers, spurring growth and innovation. In the workplace, they are thriving in roles such as brokers, developers, architects, and urban planners, bringing new perspectives and fostering greater inclusivity within the industry. As consumers, women are also emerging as a powerful force in property buying, driven by financial independence and a keen focus on long-term stability. Their growing influence in real estate is reshaping the industry, driving developers to better cater to their needs, and further highlighting their vital role in shaping a more equitable economic landscape.

Closing the gender gap could boost the global economy by USD 7 trillion.

-United Nations

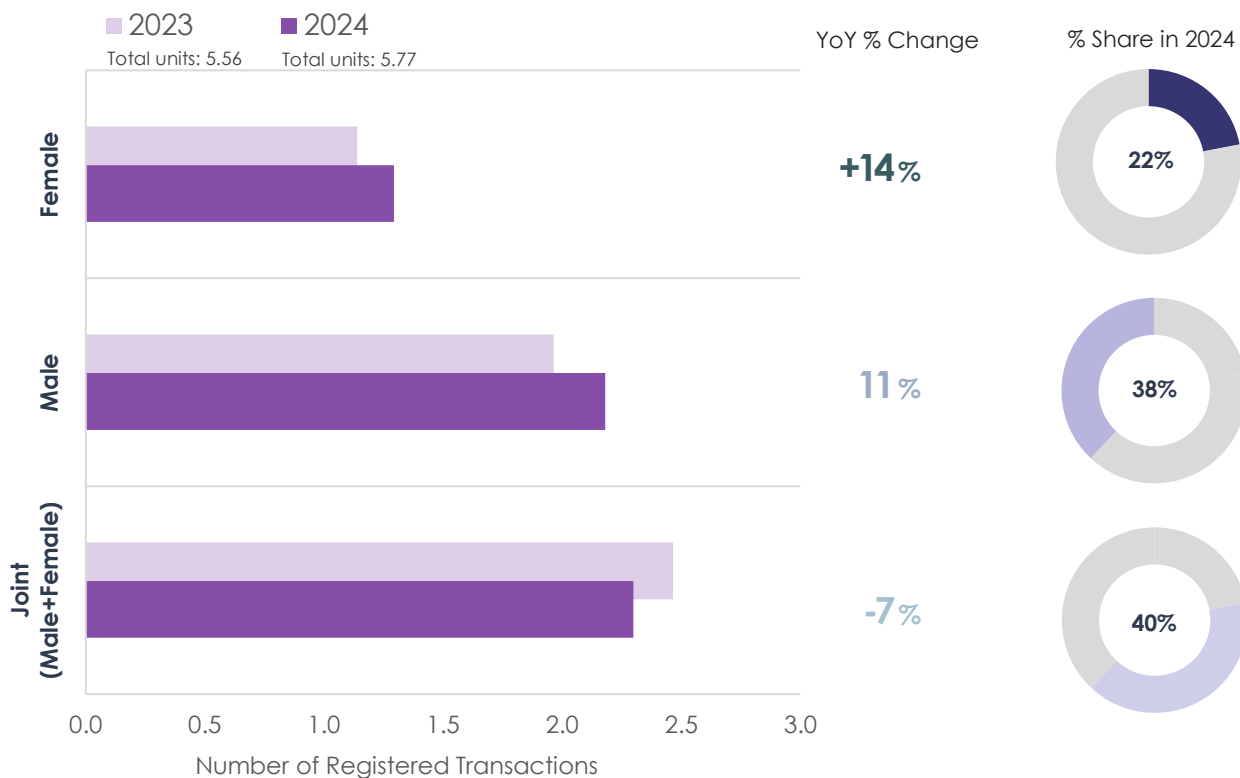
2024 Sees Women Homebuyers at the Forefront

Women are emerging as key players in the property buying process, taking on influential decision-making roles in the real estate sector. According to insights from Square Yards, 2024 saw 5.77 lakh residential transactions registered with Inspector General of Registration (IGR) across major cities, reflecting a 4% increase from 5.56 lakh in 2023. Notably, women accounted for 22% of homebuyers, up from 20% in 2023, translating to over one lakh female buyers this year.

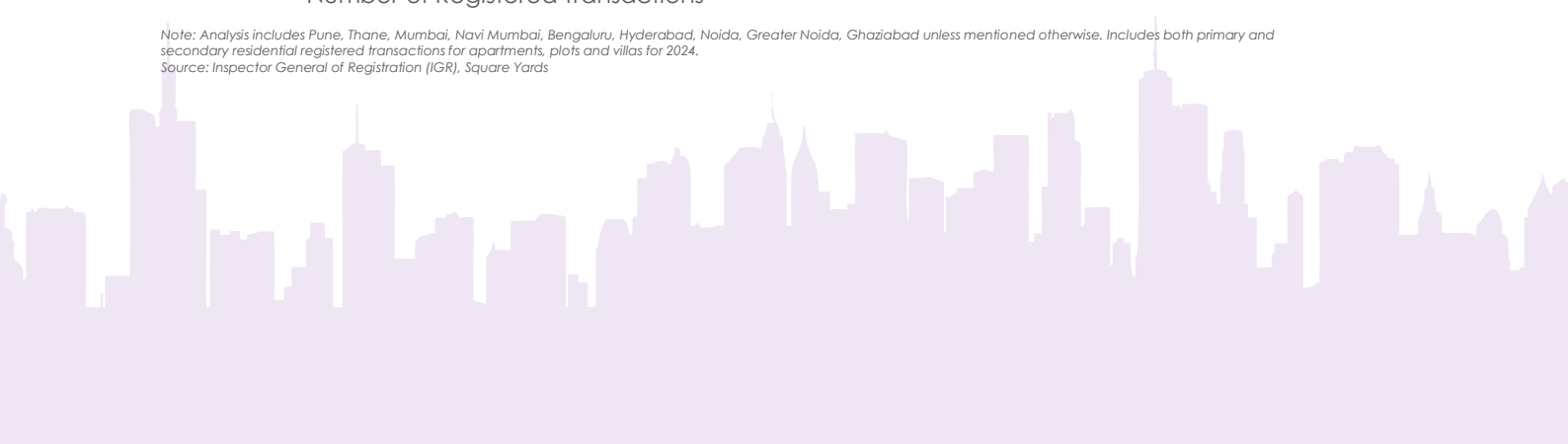
Joint ownership (Male+Female) transactions, involving both male and female buyers, comprised 40% of total registrations, while sole male homebuyers accounted for 38%. Although joint ownership registrations witnessed a slight 7% decline compared to the previous year, they still represented a significant 2.3 lakh transactions, maintaining the largest share of total registrations in 2024.

Most notably, insights from Square Yards reveal that homeownership sentiment among women is at an all-time high, with female buyers growing by 14% annually in 2024, outpacing the 11% growth among male buyers. These figures underscore a transformative shift, with women playing a pivotal role in shaping the future of real estate ownership.

Residential Registered Transactions - Ownership-wise Split



Note: Analysis includes Pune, Thane, Mumbai, Navi Mumbai, Bengaluru, Hyderabad, Noida, Greater Noida, Ghaziabad unless mentioned otherwise. Includes both primary and secondary residential registered transactions for apartments, plots and villas for 2024.
Source: Inspector General of Registration (IGR), Square Yards



Building Equity: Tailored Benefits for Women Homebuyers

The paradigm shift in property markets seeing more women homebuyers is driven by a combination of government initiatives, technological advancements, and growing financial independence. The Pradhan Mantri Awas Yojana (PMAY) mandates at least one woman as a registered property owner.

Several states offer 1-3% stamp duty concessions and reduced registration charges of 0.5-1%. Women also enjoy a 0.05% reduction in home loan interest rates from lenders like SBI and HDFC, alongside tax benefits under Sections 80C and 80EE. These targeted measures, are making property markets more accessible to women and solidifying their role as influential players in India's real estate market.

INITIATIVES TO SUPPORT WOMEN HOMEBUYERS



POLICY INITIATIVES

Mandatory to have at least one-woman member registered as the owner of the property under Pradhan Mantri Awas Yojana (PMAY).



GENEROUS SUBSIDIES

First-time homebuyers (men and women) can avail the benefits of up to Rs 2.67 lakh subsidy under the Central Government's PMAY's Credit Linked Subsidy Scheme.



TAX INCENTIVES

Incentives such as 80C, 80EE, 24b of Maximum 1.5 lakh on principal amount, Maximum 1.5-2 lakh on interest component (CLSS).



STAMP DUTY CONCESSION

Concession on stamp duty across various states and UTs of up to 1-3% and of 0.5-1% on registration charges such as Maharashtra, Uttar Pradesh, Jammu Kashmir, Assam, etc.



INTEREST RATES WAIVERS

There is a concessional interest rate of up to 0.05% p.a. if woman is main applicant/co-applicant in major lenders such as SBI, HDFC, Union Bank of India, ICICI, etc

Square Yards : Empowering Women, Elevating Success

The real estate industry, India's second-largest employer, is set to reach a market size of USD 1 trillion by 2030, contributing 18–20% to the country's GDP. Traditionally male-dominated, this sector is now witnessing a remarkable transformation, with women playing an increasingly influential role. However, gender equality remains a work in progress. According to a NAREDCO report, while 7 million women are employed in real estate out of a total workforce of 57 million, only 1–2% occupy top-level management positions. Encouragingly, women's participation in the workforce has nearly doubled in the past five years, driven by diverse hiring practices—a trend Square Yards is proud to pioneer.

Achieving More Together

At Square Yards, we celebrate the achievements of over 1,400 women employees thriving across technology, marketing, operations, and more. This is a remarkable leap from fewer than 10 women employees at our inception, underscoring our steadfast commitment to inclusivity in a traditionally male-dominated sector. Women now constitute 22% of our workforce, compared to 12% across India's real estate sector, according to NAREDCO report.

Women's contributions have been instrumental in Square Yards' growth as India's largest integrated real estate marketplace. With 8+ million monthly visitors and USD 5 billion+ GTV, we lead across multiple touchpoints in the homeownership journey, spanning 100+ cities in 9 countries. Notably, women represent 53% of our clients as sole or joint homebuyers. Square Yards remains dedicated to increasing female representation in our workforce and empowering women customers, further driving gender diversity and equity in real estate. Together, we're shaping a more inclusive future for the industry.



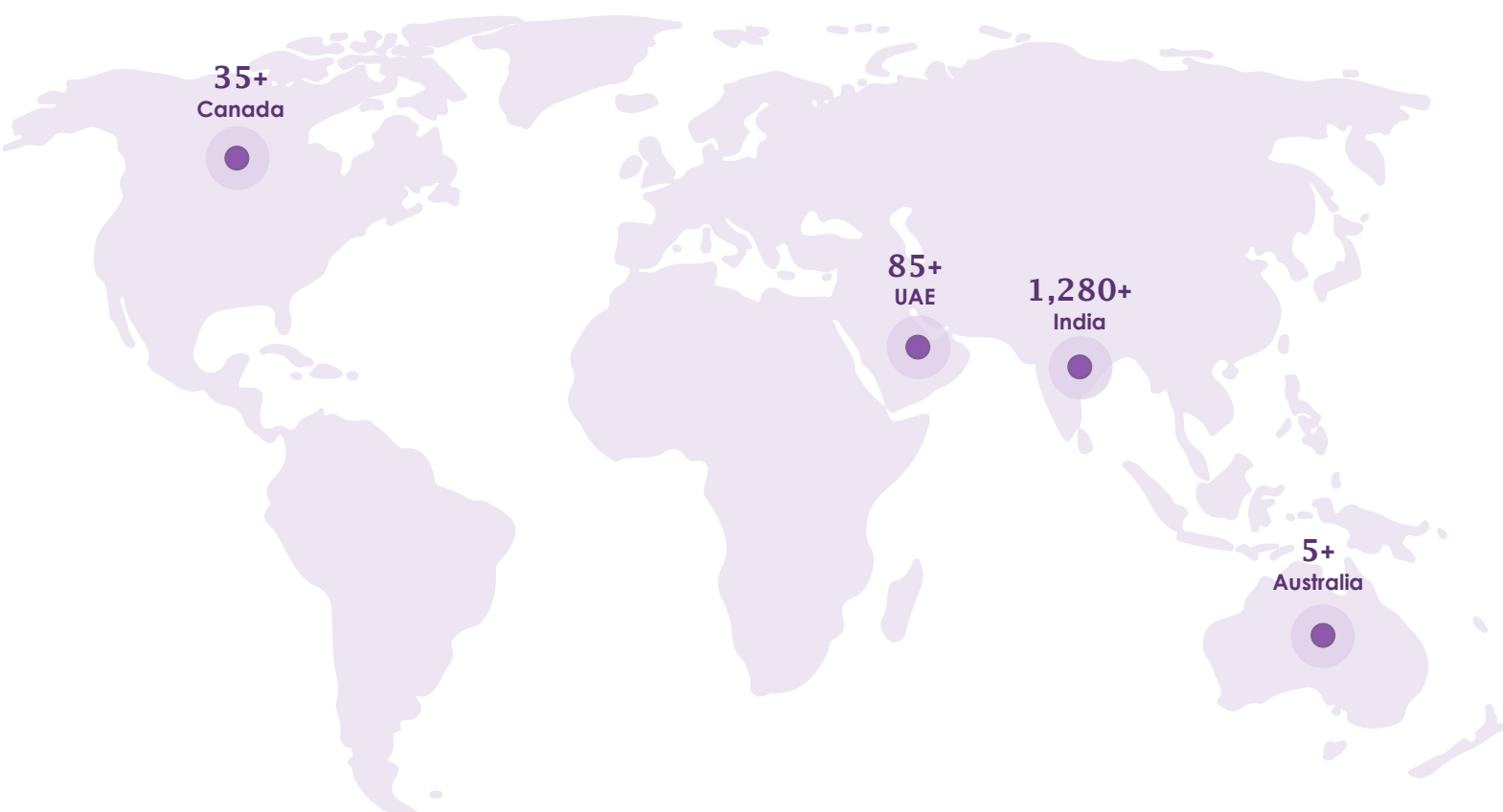
Start to Summit: Women Thriving Across Roles and Verticals

At Square Yards, we take pride in fostering an environment where women thrive across a wide range of verticals. From grassroots roles to leadership positions, we are committed to empowering women to break barriers, shatter glass ceilings, and achieve their full potential.

Our women workforce contributes significantly across diverse domains, including Sales, Technology & Product, Marketing, Research, Human Resources, Finance, Legal & Compliance, among others.

We believe that empowerment begins with support and preparation. To ensure women excel as sales professionals, we provide comprehensive training programs tailored to their needs, fostering confidence and skill development. Additionally, we create a comfortable and inclusive work environment, offering mentorship and resources to help them navigate and succeed in the competitive real estate landscape.

MAPPING PROGRESS: WOMEN EMPLOYEES IN OUR GLOBAL NETWORK



1,400+
Globally

Towards an Inclusive Future

As a trailblazer in the PropTech industry, Square Yards harnesses innovation to serve a diverse clientele. We believe in cultivating a culture that celebrates diversity and inclusivity, recognizing that growth thrives when opportunities are accessible to all. Gender equality is not just a principle for us—it's a cornerstone of sustainable success and a better future.

Women are playing an increasingly significant role in shaping our industry, and at Square Yards, we are committed to empowering their potential at every level. From leadership roles to frontline operations, we actively foster an environment where everyone can thrive. Our initiatives go beyond token representation, focusing on mentorship, skill development, and creating pathways for long-term success.

By embracing these values, we're not only setting benchmarks in PropTech but also contributing to a broader movement toward a more equitable, inclusive, and progressive society. Together, we're building a future where innovation and equality walk hand in hand.



About Square Yards

Square Yards is India's largest Integrated real estate marketplace, with category leadership presence across multiple touchpoints of consumer home ownership journey. With Urbanisation and rising disposable incomes as the core theme, Square Yards, with 8mn+ monthly traffic and ~USD 5bn+ GTV, is the largest and asset light proxy play to the growing residential demand story of India. One of the few Indian start-ups to taste global success with presence in 100+ cities across 9 countries, Square Yards is at the forefront of tech adoption in the sector, with multiple patents across VR/AI domains.

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6,000+
team

9
countries

100+
cities


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