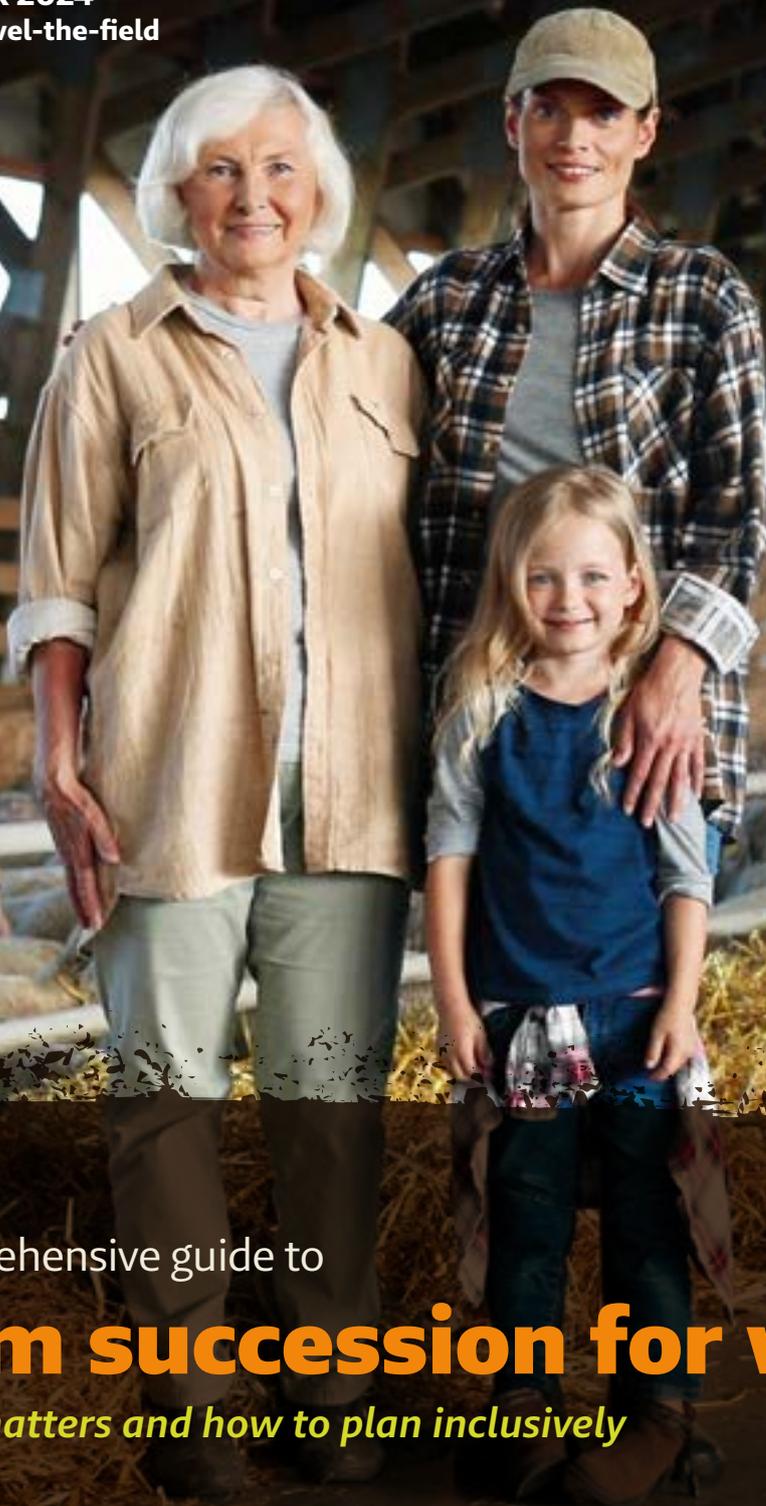


LEVEL THE FIELD

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DECEMBER 2024
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A comprehensive guide to

Farm succession for women

Why it matters and how to plan inclusively

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THE BUSINESS CASE FOR SUCCESSION PLANNING

WOMEN IN THE FARM SUCCESSION

HOW TO PLAN FOR FARM SUCCESSION INCLUSIVELY

ESSENTIAL STEPS TO GET YOUR WILL IN ORDER



The business case for succession planning

Farming isn't merely a job – it's a lifestyle, a heritage, and a connection to the land passed down through generations. So understandably, the thought of planning for the future, especially one where they're no longer at the helm, brings discomfort and avoidance for many.

The hard truth is that sidestepping the conversation doesn't stop the challenges from coming – it only makes them harder for the next generation.

Proactive planning provides clarity and stability for the family while safeguarding the business you've spent a lifetime building. Instead of leaving behind confusion or disputes, a solid plan ensures the transition is smoother and the farm remains in capable hands.

By planning now, you're not just protecting your assets, you are ensuring your farm thrives for generations to come. Every farming family deserves a legacy of resilience and opportunity, not uncertainty and loss.

Why is succession planning so difficult?

- At its core, farming is deeply personal. Handing over the reins can feel like relinquishing a part of one's identity, and discussing mortality is never easy.
- Families worry about fairness, preserving relationships, or even whether the next generation is ready - or willing - to take over.
- For older generations, their experience may be that running a farm is gruelling, with limited rewards. They might not want their children to feel pressured to come home or take on the farm. Others may be so steeped in tradition that



THE BUSINESS CASE FOR SUCCESSION PLANNING

WOMEN IN THE FARM SUCCESSION

HOW TO PLAN FOR FARM SUCCESSION INCLUSIVELY

ESSENTIAL STEPS TO GET YOUR WILL IN ORDER

leaving the business to the eldest son seems the only viable option.

- For the incoming generation, they may not wish to appear entitled, greedy or insensitive.

Key catalysts for starting the succession conversation

Farmers must prepare to navigate succession challenges with clear strategies and open communication. By doing so, it will safeguard not a family’s livelihood and the vital role the farm plays in feeding the nation and sustaining rural communities.

AT A GLANCE:

- Delaying succession planning complicates challenges for the next generation
- Older generations fear burdening children; younger ones fear appearing to be entitled
- Life events such as marriage, retirement, or illness highlight the need for planning
- New inheritance tax caps demand urgent action to protect family farms

- **Big life events** can prompt the succession conversation. A family member might get married or welcome a new baby. Someone may be ready to retire, or a young graduate might join the business. Illness, escalating conflicts, breakdowns in communication, divorce or unexpected financial challenges can also prompt these important discussions.
- **The recent Budget** has also amplified the urgency of succession planning. Long-standing inheritance tax (IHT) reliefs such as Agricultural Property Relief (APR) and Business Property Relief (BPR), which allowed farms to be passed down tax-free, will be capped at £1m from April 2026. Assets above this threshold will only receive 50% relief, translating to a 20% tax on the excess. For many family farms, particularly those that are asset-rich but cash-poor, this presents a formidable challenge. Without careful planning, families might be forced to sell land to pay tax bills.
- **The inability to transfer unused allowances** between spouses adds further complexity. These changes have left farming families grappling with an uncertain future.



THE BUSINESS CASE FOR SUCCESSION PLANNING

WOMEN IN THE FARM SUCCESSION

HOW TO PLAN FOR FARM SUCCESSION INCLUSIVELY

ESSENTIAL STEPS TO GET YOUR WILL IN ORDER

Women in the farm succession

Succession planning should no longer be a delicate topic in farming for women after the additional challenges in farming arising out of the recent Budget proposals.

Only 36% of women who replied to a **recent survey by Farmers Weekly on women in agriculture** believe they are treated equally in succession discussions – a dramatic drop from the 69% who responded to that answer a decade ago in a similar piece of research.

Men were also less likely to believe women are treated equally on succession in 2024 than in 2014 (61% in 2024 versus 83% in 2014). The figures potentially underscore a significant and worsening disparity, but probably mask a raft of reasons including the change in women’s own occupations and (in a lot of cases) higher incomes outside farming.

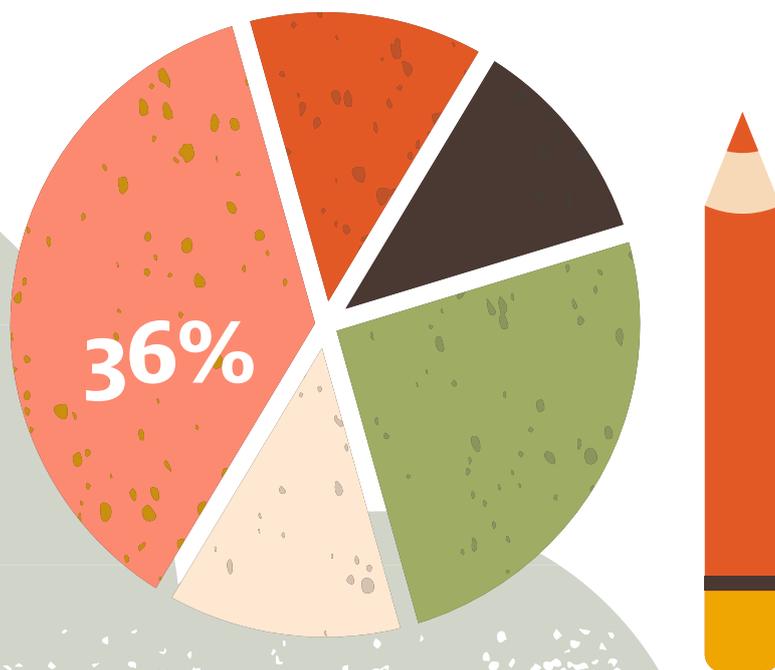
“There is possibly a change of perception on what fairness in succession now looks like,” says Kat Wainman, partner at Irwin Mitchell solicitors. “Historically, women accepted that the men would inherit the farm, but now I think that is changing and they’re wanting equality.”

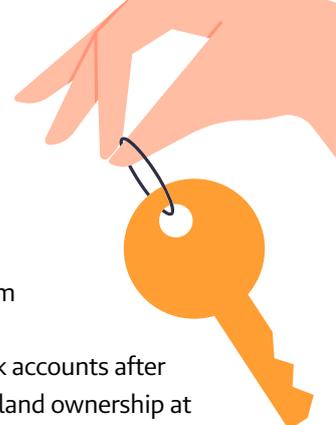
The weight of family name

A core obstacle lies in the attachment to family legacy and the prioritisation of maintaining the family name. The name aspect can now be easily overcome with the farm partnership remaining, say, A&B Bloggs, or A&B Bloggs and Son – even if partners without the “Bloggs” surname come into the business.

Birthright and land

Many farming families have traditionally viewed the land as the birthright of sons, assuming daughters will “marry well” and not continue farming. Daughters may be entirely excluded from succession or given less significant roles as a result, and farming parents may leave them some non-farming assets such as cottages in their wills. That may have worked in the past, but today rents from those cottages are commonly needed to prop up falling farm incomes, especially after the recent drop in basic payments.





THE BUSINESS CASE FOR SUCCESSION PLANNING

WOMEN IN THE FARM SUCCESSION

HOW TO PLAN FOR FARM SUCCESSION INCLUSIVELY

ESSENTIAL STEPS TO GET YOUR WILL IN ORDER

Marrying into the family

Some women who marry into farming families might find themselves distrusted or excluded by the older generations and precluded from farm ownership entirely – though this is changing.

As recently as the 1950s women were not able to have their own bank accounts after marriage. So it is no wonder that the older generation who carry on the land ownership at present sometimes still think along these lines.

It is also important to remember that sons as well as daughters get divorced. With the use of partnership wrappers around farmland – an option only recently available – the break-up of assets can be avoided.

Gender stereotypes in farming roles

Another barrier the research revealed stems from entrenched gender stereotypes. In many families, boys were trained for farm work, while girls were steered toward off-farm careers, reinforcing the notion that farming isn't a suitable – or even appealing – path for women.

These beliefs sometimes came out of the realities of traditional farming requiring strength and women being needed in the post-war years to focus on child rearing. With childcare now commonplace and modern machinery helping to make manual work easier, such views are clearly outdated.

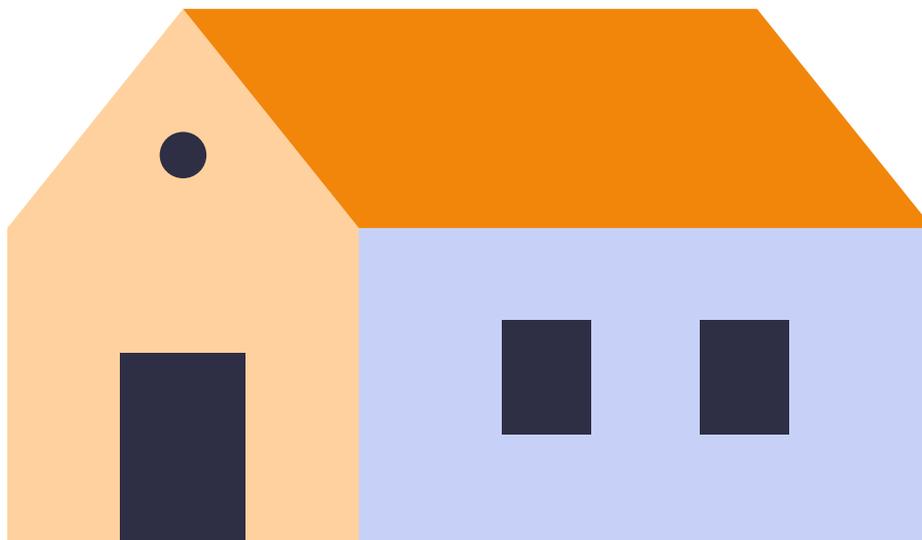
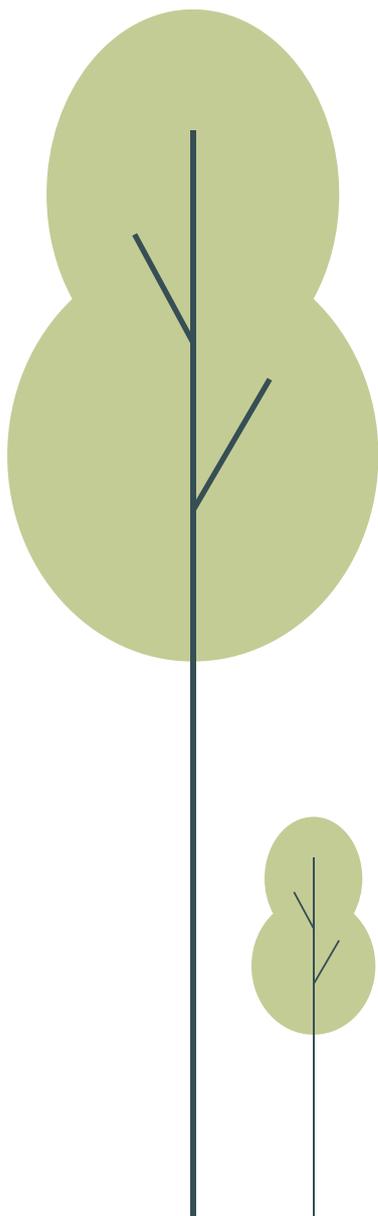
Clare Oatridge, director at Grounded Research, said the industry was “shut off” to her from an early age because of the physical demands of farming in the early 1990s. “Seed bags used to be 50kg and you'd have to lift them up to the top of the drill, and getting a tractor hooked up to an implement would be a challenge for a girl on her own when she hadn't been trained or developed her muscles through regular manual use,” she explains.

“So a lot of farmers then probably didn't encourage their daughters to be farmers because it would not have been physically possible. What that did, without meaning to, was tell me ‘that door's closed; go and do something else.’”

Changing perceptions of fairness

Thankfully ag professionals are now seeing a growing shift in how fairness is viewed in succession discussions. Women are increasingly questioning why they're excluded from farm ownership or management.

Focusing on business skills and capability rather than tradition is critical to modernising succession practices. The use of contractors in this process is key. Families are beginning to recognise that the best person to inherit and run the farm isn't necessarily male or the eldest child – it's the person with the vision and skills to sustain and grow the business.



THE BUSINESS CASE FOR SUCCESSION PLANNING

WOMEN IN THE FARM SUCCESSION

HOW TO PLAN FOR FARM SUCCESSION INCLUSIVELY

ESSENTIAL STEPS TO GET YOUR WILL IN ORDER

CASE STUDY: JEANETTE DENNIS

According to Jeanette Dennis of Ashtons Legal, some of the hesitancy to involve women in succession discussions comes down to a series of misunderstandings. But there are practical steps families can take to dispel concerns and frustrations. Jeanette is one of three girls in a farming family, and is in a farm partnership with her father and sister.

The recent Budget proposals mean that, on a farming partner’s death, businesses will face IHT bills of 20% on the market value of assets over a certain threshold. Jeanette says now is a good time to talk to family members – male and female – about spreading the risk.



Understand business structures

Misconceptions about farm partnerships – who owns the land and who is in the business – can fuel fears around including women. There are some simple processes lawyers and accountants can implement to ensure land ownership is retained in the parents’ names while bringing others into the business, or vice versa. Diversifying business leadership across land ownership and the business itself can alleviate concerns about “losing” the farm’s identity.

Embrace diversification

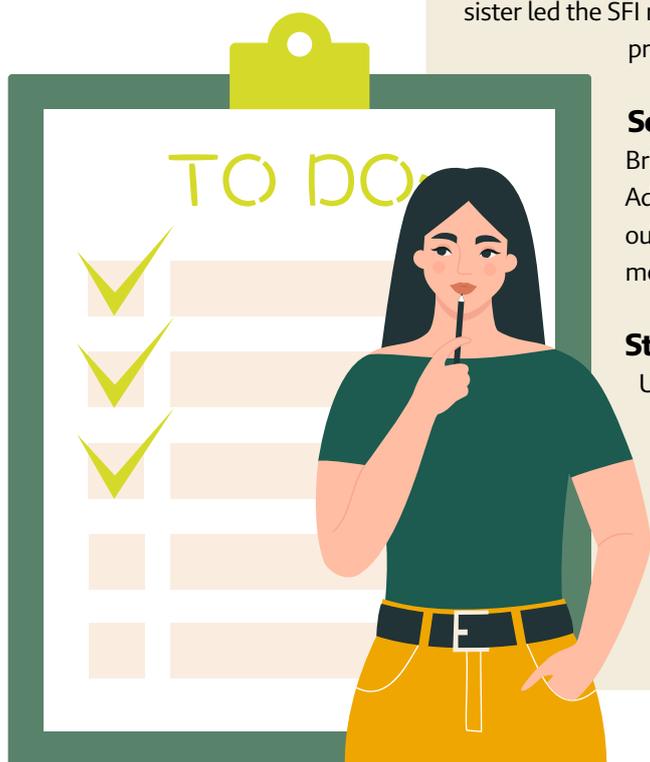
As farming evolves, diversifications such as agritourism or value-added ventures offer opportunities to involve family members with varied skills who can play to their natural strengths. Getting Sustainable Farming Incentive (SFI) measures done by the next generation is an excellent way to introduce them to the farm, the fields, and also uses the younger generation’s IT and social media skills. In Jeanette’s farm partnership, her sister led the SFI research, adding historical input on land use from their father and practical input from the contractor’s own next-generation staff, too.

Seek professional advice

Bringing in neutral professionals can help mediate tough conversations. Advisers can guide families to focus on business viability rather than outdated traditions. Female advisers, in particular, can serve as role models and advocates for inclusive succession planning.

Start the conversation early

Use big family gatherings such as Christmas to encouraging open and early discussions about succession; this ensures all voices are heard. It also allows families to explore flexible, long-term solutions that honour tradition while adapting to modern realities. The Budget has the positive outcome of at last getting succession planning firmly into the open. Now is the time to save tax and secure the future of the business with forward planning.



THE BUSINESS CASE FOR SUCCESSION PLANNING

WOMEN IN THE FARM SUCCESSION

HOW TO PLAN FOR FARM SUCCESSION INCLUSIVELY

ESSENTIAL STEPS TO GET YOUR WILL IN ORDER



CASE STUDY: HEATHER WILDMAN



Heather Wildman of Saviour Associates is a seasoned family succession expert based in Scotland, working across the UK and internationally. She helps families navigate the emotional and complex process of succession planning, sharing lessons from both inspiring triumphs and painful missed opportunities.

Heather has witnessed the devastating impact of delayed decisions, where fear of tax implications or poor advice left families unprepared for events such as illness, death or legal changes. “It’s heartbreaking,” she says. “With better planning, many could have avoided the hardships they now face.”

She believes legacy isn’t just about passing on assets, it’s about ensuring the right person is prepared to carry the torch. “Succession planning requires tough questions,” Heather says. “Who is best suited to lead? How do we balance fairness with practical needs? Families must have open conversations, include everyone, especially daughters, and challenge outdated assumptions.”

Heather emphasises flexibility, professional guidance, and long-term vision to avoid common pitfalls. “Succession planning is about relationships and ensuring the business thrives for generations to come,” she says.

Her stories serve as powerful reminders of what’s at stake, and how meaningful the outcome can be when families get it right.

The overlooked daughter

A daughter, highly skilled and deeply involved in the family farm, was denied the chance to take it over. Despite her practical expertise and passion, her father chose to sell the farm simply because she wasn’t married and didn’t have children.

The dismissed sister

Three sisters were eager to inherit their family farm. One had gone to agricultural college and even gave her first child a middle name to mirror that of the family. Yet the parents dismissed her commitment, deeming the challenges “too great” for her to handle and instead decided to sell the farm outside of the family and divide the proceeds.

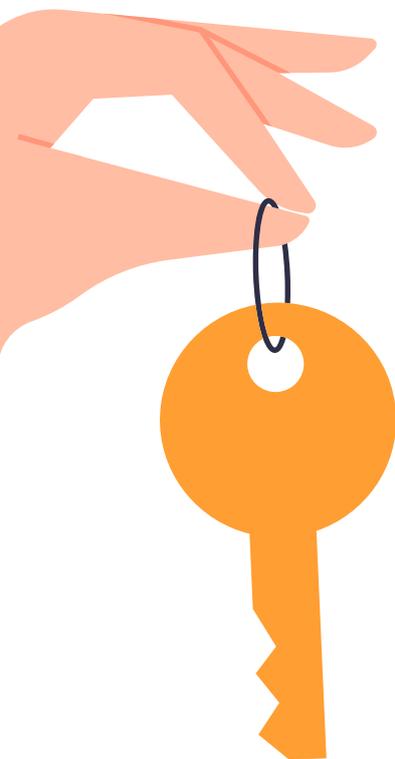


THE BUSINESS CASE FOR SUCCESSION PLANNING

WOMEN IN THE FARM SUCCESSION

HOW TO PLAN FOR FARM SUCCESSION INCLUSIVELY

ESSENTIAL STEPS TO GET YOUR WILL IN ORDER



CASE STUDY CONTINUED: HEATHER WILDMAN

The traditional choice

Heather has seen countless instances where a less capable brother was favoured over a skilled sister, purely because of traditional expectations. These decisions often hurt not only the family dynamic but also the viability of the farm.

The lost generation

On one farm, the expected heir died in a car accident. Unable to recover from the loss, the father left the capable daughter navigating the farm alone, with little guidance or support.

The dairy revitalisation

A father originally planned to leave his dairy farm to his nephew. However, after working with Heather, he partnered with a young woman who wasn't from a farming background but had excellent management skills. Her fresh ideas and enthusiasm rejuvenated the farm and the father himself. This thoughtful partnership, supported by the wider family, has transformed the business and given it new purpose.

The break with tradition

A shepherdess secured a lifelong tenancy thanks to her relationship with a local farmer who, through regular talks over the farm gate, recognised her talent and dedication. This openness to working with non-family members has helped preserve farms and ensure their legacy continues.



- THE BUSINESS CASE FOR SUCCESSION PLANNING
- WOMEN IN THE FARM SUCCESSION
- HOW TO PLAN FOR FARM SUCCESSION INCLUSIVELY
- ESSENTIAL STEPS GETTING YOUR WILL IN ORDER



How to plan for farm succession inclusively

Including female family members in succession planning discussions ensures fairness and leverages the diverse skills and perspectives within your family. It can also help break the stigma associated with women in farming and benefit all involved.

1. Start with open communication

Invite all stakeholders Gather the whole family, including daughters, daughters-in-law, and other women involved in the farm. Ensure that everyone has a voice.

Discuss goals and interests Ask each family member about their vision for the farm and how they see their role in its future. This ensures the plan aligns with everyone’s aspirations.

Address cultural biases Acknowledge and challenge traditional views, such as the assumption that sons are the natural successors. Encourage discussions about skills and interests rather than relying on outdated norms.

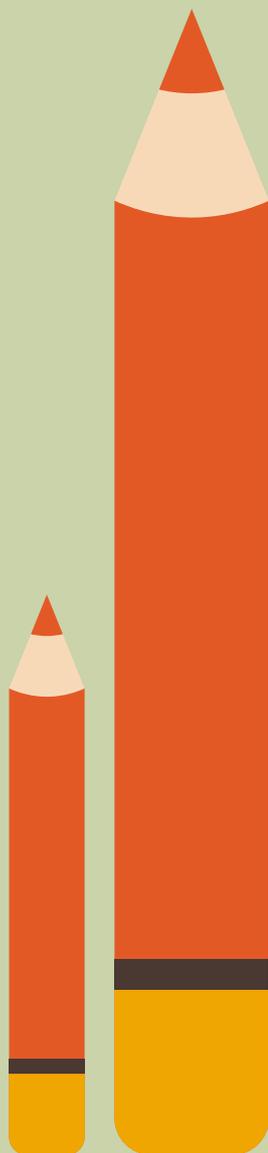
2. Assess strengths, not gender

Choose the best leader Evaluate the skills and contributions of each family member objectively. Leadership should go to the individual – male or female – most equipped to run the farm effectively.

Value non-traditional skills Women often excel in areas such as diversification, marketing, financial planning or customer relations, which are crucial in modern farming.

3. Choose the right business structure

Family partnerships Partnerships allow multiple family members to have an active role in the farm’s operations and profits. Anyone can become a partner without the need to transfer land ownership immediately, thus maintaining family control while including diverse leadership.



THE BUSINESS CASE FOR SUCCESSION PLANNING

WOMEN IN THE FARM SUCCESSION

HOW TO PLAN FOR FARM SUCCESSION INCLUSIVELY

ESSENTIAL STEPS GETTING YOUR WILL IN ORDER

Limited companies Creating a limited company for the farm allows ownership to be split into shares, which can be allocated equally among family members. This set-up ensures women have an equitable stake in the business without risking the farm's units.

Trusts Trusts can help ensure that assets stay within the family while allowing certain people to have a defined role. Trusts can be customised to provide financial support or operational control to women involved in the farm, for instance.

Tenancy agreements For tenant farmers, it's essential to update agreements to reflect changes in succession plans. Ensuring these include daughters or other women in the family helps avoid disputes and secures their place in the business.

4. Invest in education and development

Skill building Provide training opportunities for women in the farming business who are interested in pursuing a career. That might mean improving technical skills, learning business management, or exploring sustainability practices.

Mentorship Encourage experienced family members or external mentors to guide women in developing their farming expertise.

5. Explore diversification opportunities

Look beyond the farm gate Women often bring unique ideas for farm diversification, such as agritourism, direct-to-consumer sales or niche markets. These ventures can create roles tailored to their strengths, increasing the farm's profitability and resilience.

6. Seek professional guidance

Use advisers Consult with legal, financial and agricultural advisers to structure the succession plan in a way that includes and protects all family members. Female advisers can also help challenge traditional biases.



THE BUSINESS CASE FOR SUCCESSION PLANNING

WOMEN IN THE FARM SUCCESSION

HOW TO PLAN FOR FARM SUCCESSION INCLUSIVELY

ESSENTIAL STEPS GETTING YOUR WILL IN ORDER

Plan early Start the process long before succession becomes necessary. This allows for a thoughtful, inclusive plan that avoids rushed decisions.

7. Create written agreements

Document the succession plan clearly Outline roles, responsibilities and ownership stakes. A written agreement prevents misunderstandings and ensures all family members are recognised and respected.

8. Make fairness the focus

The right choice Treating women equally doesn't just uphold ethical working standards, it strengthens the business by ensuring the most capable individuals are leading. An inclusive approach fosters family harmony and ensures the farm remains viable for future generations.

CASE STUDY: TAMARA HALL

Tamara Hall's journey to running a thriving 648ha farm is as unconventional as it is inspiring, beginning with a life-changing horse-riding accident and a career far removed from agriculture.

An accomplished engineer and fashion designer, Tamara's life took an unexpected turn when a serious accident left her with a severe head injury and limited mobility in her right arm. Forced to leave her fashion business in Leeds, she returned to her parents' home in East Yorkshire to recover. During this time, her father suggested she help with the family business, Molescroft Farm Estate.

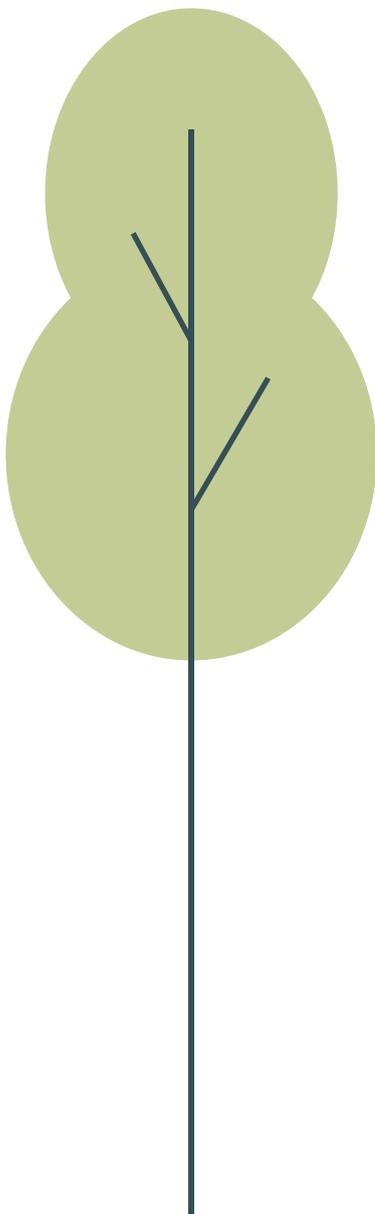
With two daughters and no sons, Tamara's father was particularly supportive of her stepping into the role, which proved instrumental in her decision. Now, 21 years later, she manages the arable estate and has successfully diversified the business.

"I had never thought about working on the farm – perhaps because I'm a woman," she admits. "But I didn't have much else to do so headed off to nearby agricultural college Bishop Burton and set about obtaining my Basis qualification."

Taking the reins

Tamara credits her father for being progressive about succession. "My dad had no issue with me taking over as a woman, and I was brought up to think a woman can do the same jobs as a man. He wasn't physically hands-on with the farm as he had his own business to concentrate on, so he was very good at handing it over and making me the decision maker. He was 38 when I was born, which I think gave him a better perspective that he was ready to pass it on."

Initially, she worked as an employee on the farm, while hoping to keep up some fashion work on the side. However, she soon committed fully to farming, focusing on improving the arable operations. "I've always liked gardening and the agronomy side of agriculture – I love being outside – so I focused on improving the soils and the financial management on the farm."



THE BUSINESS CASE FOR SUCCESSION PLANNING

WOMEN IN THE FARM SUCCESSION

HOW TO PLAN FOR FARM SUCCESSION INCLUSIVELY

ESSENTIAL STEPS GETTING YOUR WILL IN ORDER



CASE STUDY CONTINUED: TAMARA HALL

Early challenges

Tamara's early days of being a female boss were not without challenges. "Getting people to listen to me was really hard at first," she recalls. "I wanted to reduce cultivations as I thought it worked better for the soil, but my ideas were met with hostility from the staff who thought I didn't know what I was talking about.

"I don't think people didn't listen because I'm a woman. I think it is just because they have been conditioned to listen to men. It's not always deliberate sexism, it is just that much of the world has been designed for men, by men."

An inclusive vision

Over time, Tamara reshaped the workforce into a team that reflects her inclusive vision, with three men and two women actively involved in the farm's operations.

Today, the farm is a mix of innovation and tradition. Alongside arable farming, she has diversified with allotments, office spaces and four dog-walking fields. Her sister now runs a 140-place children's nursery on the site, which has become so successful they are planning a second site.

Despite her success, she acknowledges the challenges many women face in succession planning. "It's hard if families are not engaged in passing the business on, and changing their opinion can be difficult – especially when older generations find it hard to step back."

Recent changes to inheritance tax may encourage more families to plan for the next generation, she believes. "Sometimes the issue is financial – people do not have a pension or enough money to stop working so they keep farming instead of passing it on."

Looking ahead, Tamara and her sister, who both have boys, emphasise that succession isn't just about handing down the business. "I think it's just as important to pass on the enthusiasm and love of farming," she says.

"I don't think people should worry about returning to farming later in life either if you've pursued a different career, as often other experience can help."



THE BUSINESS CASE FOR SUCCESSION PLANNING

WOMEN IN THE FARM SUCCESSION

HOW TO PLAN FOR FARM SUCCESSION INCLUSIVELY

ESSENTIAL STEPS TO GET YOUR WILL IN ORDER

Essential steps to get your will in order

Failing to make a will can lead to the laws of intestacy determining how your assets are distributed after your death – often in ways you wouldn’t have intended. Despite this, many farmers delay or avoid writing a will, leaving their estates vulnerable to legal and family conflicts.



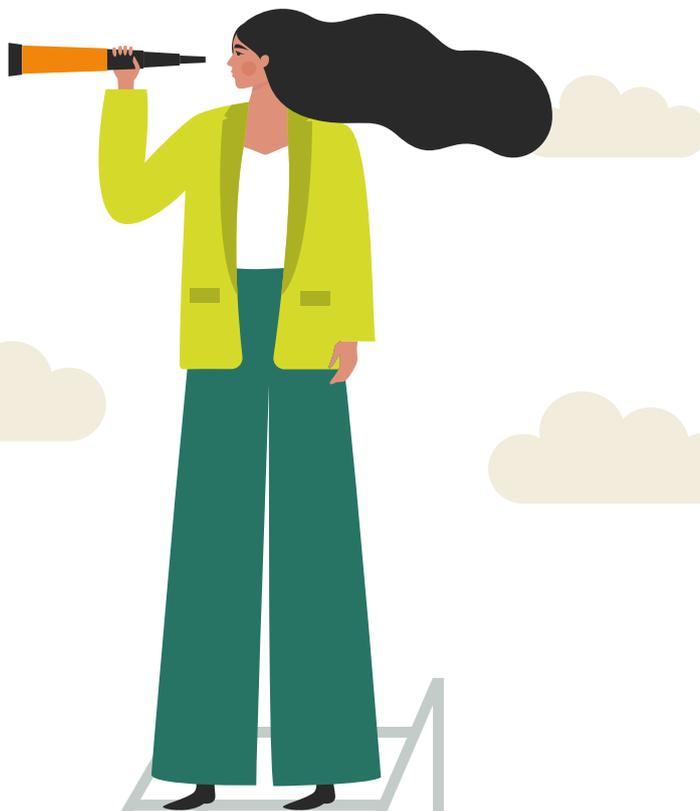
Gary Markham, director at Land Family Business, emphasises the importance of taking action. “Although many people don’t like to think about making a will, it isn’t as difficult as you might imagine, and you don’t have to decide everything immediately.”

The most common culprit for failure to make a will is procrastination. Writing a will feels like a task that can always wait for another day, but this mindset can leave families unprepared for the unexpected.

There are also misconceptions about what happens without a will. Some believe their assets will automatically pass to their spouse or civil partner but, in reality, the law can distribute assets in ways that may not align with their wishes.

Cost concerns are another barrier as people can be reluctant to pay professional fees. But this is a short-sighted view, says Gary: “A competent will for most farming families typically costs around £1,500. That is a small price to pay to protect assets worth significantly more.”

Failing to make a will can result in far greater costs – both financial and emotional – for the family left behind. But by aligning wills with partnership agreements, clarifying ownership, and using tools such as life interests and trusts, families can protect their legacy and avoid unnecessary disputes.



THE BUSINESS CASE FOR SUCCESSION PLANNING

WOMEN IN THE FARM SUCCESSION

HOW TO PLAN FOR FARM SUCCESSION INCLUSIVELY

ESSENTIAL STEPS TO GET YOUR WILL IN ORDER

KEY CONSIDERATIONS

Wills, partnership agreements and accounts need to align

For farmers, wills don't exist in isolation and often interact with partnership agreements. In fact, these agreements can override the terms of a will unless otherwise specified.

"Many farming families lack a written partnership agreement," Gary explains. "Without one, the Partnership Act 1890 takes over, giving equal ownership of assets, regardless of what the will says." Annual accounts should clearly outline asset ownership through a land capital account schedule. "Family disputes often arise when terminology in wills conflicts with partnership agreements or accounts," he warns.

Understanding land ownership and beneficial title

It's important to grasp the difference between legal title and beneficial ownership. "You can't give away in a will what you don't own," Gary explains. In many cases, land or assets registered in an individual's name are actually partnership assets, held in trust for the benefit of the partners. Clarifying this can prevent costly misunderstandings and challenges down the line.

Protecting the farm with life interests

"If an owner leaves the farm outright to a spouse who then remarries, the farm could end up with their new family," says Gary. Instead, leaving the farm as a life interest to the spouse, with ownership passing to children or other family members afterwards, ensures the farm stays within the family.

Overcoming indecision with will trusts

Deciding who gets what is often the hardest part of writing a will. This indecision leads many farming parents to delay the process.

"Set up a will trust and list all possible beneficiaries," suggests Gary. "Then, write a letter of wishes to guide the trustees on how assets should be distributed. This approach allows flexibility and can be updated as circumstances change."



THE BUSINESS CASE FOR SUCCESSION PLANNING

WOMEN IN THE FARM SUCCESSION

HOW TO PLAN FOR FARM SUCCESSION INCLUSIVELY

ESSENTIAL STEPS TO GET YOUR WILL IN ORDER

KEY CONSIDERATIONS CONTINUED...

Understanding joint tenants v tenants in common

Ownership structure matters, particularly for couples. Joint tenancy automatically transfers ownership to the surviving owner, while tenancy in common allows a share to be passed on through a will. “We see cases where a joint tenant believes they’ve left their share of a property to their daughter, only to find they legally couldn’t.”

Changing wills after death

Few people know that wills can be amended within two years of death, provided all beneficiaries agree. “This is often done for tax purposes or to ensure a fairer distribution of the estate,” Gary explains.

For those without a will, an off-the-shelf solution – often leaving everything to reciprocal spouses – can serve as a temporary stopgap. However, Gary cautions against relying on this for the long term as the £1m relief proposed in the 2024 Budget will probably be lost as it is not transferable between spouses: “It buys time to seek proper legal and tax planning advice but shouldn’t be left in place indefinitely.”

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EXPERT INPUT PROVIDED BY:

- **Kat Wainman**, partner at Irwin Mitchell solicitors
- **Clare Oatridge**, director at Grounded Research
- **Jeanette Dennis**, Ashtons Legal
- **Heather Wildman**, Saviour Associates
- **Gary Markham**, director at Land Family Business

