

DAWN WOMAN & HOME

READING a number of advertisements for Insurance Agents, which paint a rosy picture of earning extra pocket money for young boys and girls and a supplementary income for young housewives, I decided to ask Khursheed Khatau who has been an Insurance Agent for a number of years whether this is true or whether she get doors shut in her face, people, running away at the sight of her? Or terrible experience with dirty minded men.

Answering my last question first, she said, "There is no question of dirty minded men. I have always dealt with women of the house and through them their husbands only at the final stage of the investment in the Policy.

"No-one runs away or shuts the door in my face, in fact I have made very good friends in my job. Most housewives are wise enough to know that today's investment for the children's education or marriage will mean savings when they need the money. The housewives feel secure in knowing that their husbands are making concrete savings for the children's future. In fact one family introduces me to another it is like the setting up of a chain of friendship".

Khursheed recalled how she started in the insurance profession:

"I have come a long way from the time I was first given an Insurance Agent's job by a young family friend in 1968. I was teaching at a nearby Kindergarten school then. He explained the Insurance policy terms to me but neither did I have the confidence to explain it correctly nor could I get myself to ask people to give me the business. I who had never even asked my father to give me two rupees, how could I go to strangers and ask?..... I took my first job when in my year at school as a packer in Bombay and felt that I could do something for my father. So for eleven years I didn't do anything

Khursheed—a successful insurance agent

about the Insurance Policy business, then the friend reminded me that in one more month my agency would lapse, so I should try to get some business." She was on maternity leave then with her second baby, when one of the children's parents visited and insisted on Khursheed giving her children some coaching at Khursheed's house,

of the potential clients. The wives are usually very pleased to have this kind of security for their children's future. For a number of years the family friend helped her, but gradually the business increased so her husband decided to give up his job help her. Khursheed used to get 33 per cent commission, now together they get 60 per cent commission.

not much later he died, but leaving both his mother and wife financially secure.

Khursheed Khatau has given all kinds of help to her clients and friends, from matchmaking to finding tenants for their houses. She has even advised someone to start a school in their unused house and then helped by finding a School Principal and ordering the furniture.

Khursheed seems to enjoy nothing more than meeting and getting to know people. Even when she was a K.G. teacher she managed to matchmake for successfully her colleagues, then looked after their classes till replacements were found.

Khursheed said the ever widening chain of references is how she got business, and she thinks when you put in sincere hard work help comes from all

By Mrs. Habeeb



Khursheed — working with single-mindedness

Seeing how worried the mother was she agreed to teach the children, and one day the mother mentioned that her kids took money every week to school for the Habib Bank School Saving Scheme.

This gave Khursheed the idea of asking this parent who seemed sensible to take out her children's policies for Education. She explained it as best as she could, then asked her family friend to help in the final stages and was surprised that the three children's policy got her a commission of Rs 800 when the school was paying around Rs 200. She decided to give up teaching and concentrate on the Insurance business, but again another six months went by without her making any effort. When she did she was successful once again.

One business means at least four or five visits to the home

sides. She does not believe in making a nuisance of herself. If someone says they are not interested in a policy at present but they might be at a later date she waits upto six months or a year before approaching them again.

Khursheed is very alert when her clients interest are at stake. She recounted such an incident: She had taken out a Life Insurance Policy for a man who had been given a clean health certificate. His wife, also a healthy person was the beneficiary. They had hardly paid more than a few premiums when the wife died in a fatal accident. Even though the husband and family were in a shocked condition and probably in no mood to bother with an Insurance Agent, Khursheed immediately got all the papers transferred so that the children were the beneficiaries. Most unexpectedly the husband died within the weeks of the wife, and the children got the Insurance money.

Another gentleman of her acquaintance had been putting off getting his life insurance. Khursheed had to reach her target and she told him that if he took out the policy he would help her too. He did so and

Her birth sign is Sagittarius and Khursheed has compared notes with other Sagittarian women and found that the kitchen and home are not enough to hold their attention. She is lucky to have got into the right career, with her generosity of spirit, her extrovert nature and Sagittarian inheritance she would have run around anyway.

Her husband thinks Khursheed would have fared as well in the kitchen as she works with single mindedness. Her mother-in-law kept house for her and attended to the four children who are now grown up.

Khursheed Khatau feels that this free-lancing job is ideal as it gave her freedom to attend to her domestic and social duties with no fixed time for work, she took it easy for months and then rushed around for a few weeks, and she thinks modestly a lot of her success has been good luck. But having been a popular teacher and also had a modest success at making Chocolate has given up now, that she has that spark in her person ignites success.

By Mrs. Habeeb