

International

Victims of northern Nigerian school share stories of terror

Institution not registered as school or correction centre

KADUNA: When Jibril had tried to escape as a boy from an institution in Nigeria that called itself a place of Islamic teachings, he said he was hung up by his arms until bones in his shoulders broke. Another teenager, one of about 400 men and boys freed in Thursday's police raid, said boys were often kept in chains and those caught stealing food were whipped until they bled. "They used car engine belts and electrical cables to floor us," 15-year-old Suleiman told Reuters, staring at the floor. "Teachers used to sexually harass us ... They tried to loosen my pants once but I fought them off and was beaten."

Horror stories are emerging about life in a two-storey house in Nigeria's northern city of Kaduna as the authorities try to find families of the victims who often spent years at the site. Police arrested seven adults in the raid on the building, which had a sign in Arabic at the entrance declaring itself "House of Imam Ahmad Bin Hanbal for the Application of Islamic Teachings". Some parents paid fees, believing it was an Islamic school. Some described it as a good institution and dismissed talk of abuse. Others saw it as a correctional facility. Police and regional officials said it was not registered as either.

Despite mixed accounts about its role, the abuse reported by victims has thrown a spotlight on Nigeria's struggle

to provide enough school places for its rapidly expanding population, leaving a gap for unregulated institutions that poor parents sometimes turn to. The West African nation's population will swell from 190 million to 400 million by 2050, according to UN figures. Primary education is officially free but about 10.5 million Nigerian children aged five to 14 are not in school.

"Nigeria is facing a demographic tidal wave," said Matthew Page, an associate fellow with the Africa Program at Britain's Royal Institute of International Affairs. "The long-term viability of the Nigerian economy - and the state itself - hinges on the government, religious, and traditional institutions developing a plan to address this challenge before it becomes impossible to remedy," he said.

Prior to Thursday's police raid, those who made it out of the Kaduna institution were sometimes returned by families. Some parents said they needed to discipline wayward children and others said they were too poor to look after all

their kids. Kaduna state government said there were at least 77 boys under 18 years old held there. The youngest was five. Reuters spoke with seven victims and five parents of those who had been inside, withholding their full names to protect their privacy.

Shackled

All the victims said beatings were regular and said children and men were frequently shackled. Days were dark, long and hungry: food was only served at 10 am and 11 pm. Suleiman's elder brother sent him to the institution five months ago for skipping school. He was signed up to board while he studied Arabic and Islam's holy book, the Quran. "They beat us everywhere in the house, even in the mosque. If you asked to speak with your family, they would shackle you," said the 15-year-old, who showed sores, scabs and scars on his back. When Suleiman and three friends were caught trying to steal some garri - a staple food made from cassava shavings - they were stripped and whipped, he said. "When the police raided the school the whole place was in pandemonium, we were so happy," he said.

"What I want now is to return home. I'll be a good boy," Jibril, now 17 and who was hung up for trying to escape when he was 10, said boys faced a stark choice: submit to regular sexual assault or be beaten. Jibril chose beatings. "The teachers and prefects raped boys. Those who were sexually molested were enticed with canned fish. Those of us who refused were caned," he said, blaming a scar beside his left eye on a caning. "They used planks of wood to beat us."

He now struggles to raise his arms since his punishment for trying to escape. He was sent home for six months after that incident. His family returned him when he had healed. Jibril and Suleiman are now in a safehouse on the edge of Kaduna while the authorities try to find their relatives. Their temporary home is filled with laughter as boys and teenagers, up to 17 years old, play together. Those adults who were freed are staying in a neighboring building.

At the Kaduna institution, relatives were not allowed to see boys for three months after admission and had limited visiting rights after that, parents and children said. Punishment was swift for those who talked of any abuse,



KADUNA: Some of the 300 male students of 'different nationalities' sit on the floor in chains outside a torture chamber in the Rigasa area of Kaduna in northern Nigeria. —AFP

boys said. "If anyone tried to tell their family, they would be hung up from a wall or put in chains," said 14-year-old Umar, whose grandfather sent him to the facility two years ago for skipping school.

Sexual abuse

About 40 police officers finally raided the building, acting on a complaint by an uncle who was denied access to his nephews. Police said they found several boys and men in chains. Reuters filmed victims in chains on Thursday after the raid. Some boys said they were shackled to broken power generators, which they dragged around, including to bed or the bathroom.

Police said they expected to charge seven people, who they said ran the institution, over physical and sexual abuse allegations. Those arrested could not be reached for comment. The building lies in Rigasa, a rundown Muslim district of Kaduna, a city that, like Nigeria, is evenly split between Muslims and Christians.

Reuters journalists who visited the labyrinthine building saw wheels and generators attached to metal chains. Floors were strewn with litter and stained sponge mattresses. Flies swarmed. Children begged in the traffic on the streets outside. Islamic schools, known as Almajiris, are common across the mostly Muslim north of Nigeria. Muslim Rights Concern (MURIC), a local organization, estimates about 10 million children attend Islamic schools in the north.

President Muhammadu Buhari, a Muslim, has sought to encourage school attendance, with programs that include one offering free school meals that the government says reaches 9.8 million children in 32 of Nigeria's 36 states. But Nigeria, an oil producing state whose finances by the government's admission have been drained by corruption, only spends 0.5% of gross domestic product on health and 1.7% on education, among the lowest worldwide, the International Monetary Fund said. With few options, some parents defended the Kaduna institution, which charged fees of 35,000 naira (\$114) a term. —Reuters



Victims report sexual assault and beatings

Within the sight of border, war-weary Syrians dream of Turkey

ATME: Desperate to escape war and find medical care for their daughter, Jaber Karawan and his wife have spent hundreds of dollars trying to escape northwestern Syria into next-door Turkey. They have tried five times to smuggle themselves and their two children across the border in recent weeks. But all their attempts have failed, forcing them back each time to temporary shelter in Syria's war-torn northwestern region of Idlib.

"There is no work for me here, the situation is disastrous," 31-year-old Jaber said. Dreaming of proper treatment for their three-year-old daughter who suffers from an eye condition, Jaber and his wife Walaa have borrowed money from relatives and drained their savings to pay smugglers \$1,200. But on their fifth attempt this week, Jaber tumbled from the grey concrete wall separating the two countries, breaking his leg.

Just hours earlier, wearing a crisp white shirt, his face neatly shaven, Jaber had helped his wife and two children straddle a motorbike outside their camp in the town of Atme. With two small bags in tow, the family of four were aim to cross the nearby Turkish border illegally. When an AFP corre-



ATME: Jaber Karawan rides a motorcycle with his wife Walaa, their children, and his wife's nephew at a camp for displaced Syrians in Atme in the northwestern Idlib province, near the border with Turkey. —AFP

spondent first met Jaber, it was after a previous such attempt. He was helping his children disembark from a taxi that drove them back from the Turkish frontier, where they were briefly detained by border guards. The family has landed in Turkish custody several times after trying to cross.

'This is no life'

Each time, they trek for hours through rocky terrain under the cover of night, before trying to scale the border wall, where they are intercepted by Turkish patrols. "This is not a life," Jaber said sitting inside his tent in a camp for the displaced before the fifth attempt. "I'll try 50, 60, 100 times until I get in," he said. Originally from south-

ern Idlib, Jaber and his family are among more than 400,000 people driven from their homes by months of fierce bombardment.

"I want to go there to find a job, to provide for my children and to look after my daughter," Jaber said, as nearby his three-year-old girl ate crisps scattered on a thin mattress. Air strikes by Damascus and regime ally Moscow have killed nearly 1,000 civilians since late April, according to the Britain-based Syrian Observatory for Human Rights. But since August 31, a Russian-backed ceasefire has largely held, despite sporadic strikes. "We risk our lives to go to Turkey, and in the end, we cannot," Walaa said, her expression hidden by a full-face veil. —AFP

Controversy grips Iraq after removal of top commander

BAGHDAD: The sidelining of a prominent Iraqi general celebrated for helping oust jihadists from Mosul has generated controversy in a country caught in a tug of war between Tehran and Washington. The Iraqi premiership on Friday announced it was decommissioning Staff Lieutenant General Abdulwahab al-Saadi, who had served as the deputy head of the elite Counter-Terrorism Service, without giving a reason.

As a top commander in the CTS, which was created and intensively trained by the US, Saadi helped recapture Mosul from the Islamic State group in 2017 and is considered by many Iraqis to be a national hero. On Friday, Saadi said he considered the shift to a posting at the defense ministry as an "insult" and a "punishment".

The decision has sparked allegations of a purge of officials seen as unfavorable to Iraq's Hashed al-Shaabi paramilitary force, which includes factions close to Tehran. An Iraqi government official who requested anonymity said pro-Iran factions within the Hashed

had "personally" lobbied for Saadi's removal. "These groups were operating outside the state and the only barrier was the CTS," the official said. "The idea is to sideline him to bring somebody close to Iran and no longer have the CTS as a check."

Political commentator Ghaleb Al-Shabandar said the move was "the beginning of the Iraqi army's dismantling and handover to the Hashed and other armed groups". Iraqis across the country - including in battered Mosul, where a statue of Saadi was erected but never unveiled due to divisions in the city - reacted with shock to the move. The Hashtag "We are all Abdulwahab Al-Saadi" began trending on Twitter, with users sharing photographs of the general aiding civilians in Mosul and cities.

"He won the people's friendship but the (politicians') hatred," one supporter wrote, while another lamented there was "no more space for patriots in this country". Saadi led CTS troops to recapture a string of cities from IS - Baiji and Tikrit in 2015, followed by Fallujah and Mosul. "While the fight against IS goes on, this decision reinforces the enemy's morale and weakens Iraqis' faith in their army," said jihadist specialist Hisham Al-Hashemi. Lawmaker Khaled Al-Obeidi, Iraq's former defense minister, said parliament would investigate the reasons behind the premier's decision. —AFP

Furthering Kuwait's eCommerce potential with Visa

By Ankush Devadason, Visa's Country Manager for Kuwait

The GCC region has taken a unique route to digital adoption and today, it is one of the fastest-growing markets for eCommerce globally. The total eCommerce market size is forecast to be worth \$48.6 billion in 2022, up from \$26.9 billion in 2018. Kuwait has all the favorable factors in place (rising disposable income, growing card usage, young adult demographics, tech savvy consumer base and high internet and smartphone penetration) to further its eCommerce potential.

Consumer experience is key

To capture the eCommerce opportunity that lies ahead, both online retailers and traditional retailers alike in Kuwait should focus on enhancing the consumer experience. And the first step in this process is understanding consumers' evolving expectations and how they can be met.

Visa's 'Stay Secure' study in partnership with the Kuwait Banking Association (KBA) highlighted that Kuwaiti consumers are increasingly comfortable paying and transacting with cards overall (in-store and online), with 92% of respondents finding cards more secure than cash. Among online shoppers, 73% prefer to pay by card driven by factors such as security (77%), budget management (66%), and availability (60%).

So, within this context, two facets about the Kuwaiti consumer's online behavior become apparent. One is the increased penetration and usage of digital payments for online transactions, demonstrating that convenience is a key consideration for the consumer when shopping. The other is that security features as a vital component in the consumer's shopping experience.

Catering to consumers' expectations for increased security and convenience

As consumers increasingly shop online or in-store using their mobile phones, the need for a seamless and secure digital payment experience becomes crucial. And this is where Visa's tokenization technology comes handy. A key enabler for mobile wallets such as Apple Pay, Samsung Pay, and Google Pay, Visa Token Service replaces sensitive account information, such as the 16-digit account number, with a unique digital identifier called a token. The token allows payments to be processed without exposing actual account details that could potentially be compromised.

Tokenization also provides online retailers with an innovative and secure way of handling payments. Visa's tokenisation technology therefore creates a win-win situation for both merchants and consumers by empowering frictionless payments in digital commerce environments.

Like security, online shoppers' expectations related to convenience can be tackled effectively if retailers were to offer card payment option (mobile POS) upon product delivery. This could help with converting Cash on Delivery (COD) customers into digital payers. The survey indicates that 95% of those customers preferring COD would pay by card if a mobile POS machine was available upon delivery.

Another approach is Three-Domain (3-D) Secure,



Ankush Devadason - Kuwait Country Manager - Visa

Visa's messaging protocol that gives merchants and issuers a way to authenticate cardholders for eCommerce transactions prior to authorization. The protocol was recently updated to address industry concerns over user friction. Now referred to as 3-D Secure 2.0 (3DS 2.0), the new protocol promotes greater data exchange between stakeholders to collaboratively manage fraud and maximize authenticated transactions.

With this risk-based authentication, issuers can take a more selective or segmented approach and instead of requiring all online transactions to be actively authenticated. Irrespective of their characteristics, banks can identify the small proportion that look in any way suspicious. With such a small proportion of transactions deemed to be higher risk, the bank can invoke a strong and appropriate authentication method - this could include dynamic passwords, the type of challenge questions used in their existing online banking solutions, or one-time-passwords delivered via SMS text messages. Risk-based authentication offers tangible benefits to all parties involved and for a consumer especially - the speed, simplicity and convenience of the checkout process is improved - which translates to a better consumer experience. For higher risk transactions, a step-up authentication is invoked - which can bring a sense of reassurance to more cautious online shoppers.

The exciting eCommerce opportunity

Kuwait consumers are increasingly seeking seamless and secure online shopping experiences. Today, an increasing number of Kuwaitis and expatriates in-country are shopping online, driving the expansion of the eCommerce market, which has grown almost 30% over the last three years and is estimated to rise to almost \$1.1bn by next year. So, Visa will continue to support an enhanced customer experience with security as its cornerstone in order to help fully harness Kuwait's eCommerce potential and accelerate the country's digitization efforts.