

## NUDE SELFIES USED AS COLLATERAL FOR CHINESE LOANS

**BEIJING:** Hundreds of photos and videos of naked women used as collateral for loans on a Chinese online lending service have leaked onto the web, highlighting regulatory problems in the fast-growing peer-to-peer marketplace. A 10-gigabyte file posted on the internet exposed the personal details of more than 160 young women who were asked to provide the explicit material to secure money through online lending platform Jiedaibao.

Launched by JD Capital in 2015, Jiedaibao allows lenders to operate anonymously but requires borrowers to reveal their real names when making transactions. Loan amounts and interest rates can be customized to meet the needs of users—often people who have a hard time accessing loans through more traditional financial institutions, like banks. Interest on the “nude loans” reached an astonishing 30 percent a week, according to the Global Times

newspaper. Lenders told female borrowers that if they failed to repay the loans, their nude photos would be sent to their families and friends, whose information was also required for some transactions, the article said.

Material in the file put on the web last Wednesday showed some borrowers also promised to repay loans with sexual favors, according to screen captures posted on social media websites. In a statement on its official Twitter-like Weibo account, Jiedaibao said it had tracked down the accounts of several borrowers through photos and ID information circulated online and had frozen the suspected lenders' accounts.

“The ‘nude loans’ deals were mainly initiated and completed offline, and Jiedaibao only played the role of a money transfer platform in the deals,” the statement said. The case is not the first time online P2P businesses have been connected to potentially embar-

assing photos. In November, Alipay, the payment platform of Chinese e-commerce giant Alibaba, was criticized after a set of photos showing female users in seductive poses was leaked on social media. The photos were originally posted in Alipay's newly launched social media feature called Circles, which allows only women to post photos, and had obscene comments from male users.

China has nearly 2,600 platforms described as P2P businesses, according to one industry estimate, with transactions valued at around \$150 billion last year. Beijing has been particularly worried about P2P lending and in August it tightened regulations by setting a borrowing limit of one million yuan for individuals. It also required platforms to supply and verify the information of both borrowers and lenders, and provide credit assessment, financial consulting and conflict resolution services. — AFP



**BEIJING:** A woman walks past Christmas decorations in Beijing, China yesterday. — AP

# TAMIL NADU STATE NAMES JAYALALITHAA'S SUCCESSOR

### THOUSANDS MOURN CHARISMATIC LEADER

**CHENNAI:** The party of Jayalalitha Jayaram, a powerful Indian politician who died on Monday, appointed a loyalist to lead her southern state and keep her supporters together as thousands of them grieved in the streets. Jayalalitha, the five-time chief minister of Tamil Nadu state, ran her AIADMK party with an iron hand and appointed no second line of leadership or successor. An hour after her party announced her death late on Monday after a cardiac arrest, state Finance Minister OP. Panneerselvam was sworn in to lead economically important Tamil Nadu, a base for auto firms Ford Motor Daimler, Hyundai and Nissan and IT firm Cognizant.

Panneerselvam had stood in for Jayalalitha in the past, but made it clear he was not replacing her. He declined to take her place at the head of the cabinet table while she was ill and instead had her picture placed there. His rise to the top job in Tamil Nadu would help allay fears of a power struggle in the AIADMK, built entirely around the cult of Jayalalitha. Tens of thousands of people gathered outside a memorial hall in the state capital, Chennai, where Jayalalitha's body lay draped in the Indian flag.

Many wailed and beat their chests in grief. The funeral was set for later. Widely known as “Ammma” or “Mother,” the film star-turned politician had a cult following and there were fears supporters would react erratically to her death. A crowd had surged toward Apollo Hospital where she lay fighting for her life earlier on Monday on rumors that she had died. “The level of reverence she inspired, few other leaders had,” said a leader of the Congress party, Shashi Tharoor. Jayalalitha had gone into cardiac arrest on Sunday night, the Apollo Hospital said, following her admission with fever and dehydration in September. She was 68. “She was not only our leader, she was our god,” said Paasarai Jeeva, a woman who said she had been camping outside



**CHENNAI:** Indian army and air force officers carry the body of India's popular politician and former film actress Jayaram Jayalalitha in a glass casket during her funeral procession in Chennai, India yesterday. (Inset) Indian sand artist Sudarsan Pattnaik pays tribute with his sand sculpture of Indian politician and actress Jayalalitha Jayaraman. — AP

the hospital for a week. State authorities ordered seven days of mourning, schools were shut and thousands of police deployed to prevent her supporters from creating public disorder or from harming themselves in grief. In the past, when Jayalalitha faced political problems such as a jail term for corruption, her loyalists

threatened to immolate themselves or lie down in streets for buses to run them over.

Prime Minister Narendra Modi was flying to Chennai to mourn her death along with several other cabinet colleagues. “Jayalalitha ji's connect with the citizens, concern for welfare of the poor, the women and marginalized will always be a

source of inspiration,” Modi said. His ruling Bharatiya Janata Party as well as the Congress, the other national party, have little political presence in Tamil Nadu despite years of efforts to build a base. Jayalalitha's AIADMK and bitter rival DMK are the main political groupings, alternating in power. — Reuters

## FEARS OF LOSING HOME, LAND PLAGUE ONE IN FOUR INDIANS

**LONDON:** About a quarter of homeowners in India, and nearly one in five rural landowners, fear losing their property, in most cases because they do not have documents to prove ownership, according to a new poll. The survey, launched by US polling firm Gallup in London yesterday, set out to test how secure people feel about their homes and land. Conducted over the past six months, the Indian survey is the first of a worldwide, two-year research project looking at perceptions of property ownership and security between different societies.

The poll found six in 10 said they owned their home, while a third said they lived in a home owned by a family member. Despite the high incidence of ownership, the Indian survey showed that insecurity of property rights is widespread, with about one in four owners and nearly half of all renters expressing worry about losing their home. Matters related to land and property make up about two-thirds of all civil cases in India, where tussles over ownership can delay property deals and lead to lengthy court battles.

Insecure land rights leave the urban poor particularly vulnerable as they are often unaware of the rights they do have, cannot afford lawyers and live in fear of being evicted. The study revealed that those who were worried about ownership also reported a higher incidence of health problems, including saying they sometimes did not have enough food. Respondents said the main reason for their insecurity was the lack of documentation, including land titles, followed by disagreements with family members over property ownership.

### Insecure rights

India is in the throes of dramatic demographic and cultural change with the urban population expected to grow from 377 million in 2016 to nearly 600 million by 2030. Insecure property rights, say analysts, can threaten to undermine the benefits of India's rapid urbanization. A lack of formal documentation proving ownership can block access to basic services such as sanitation, water and electricity and limit access to financial services such as raising credit against a

home or farm for investment, the report said.

In the developing world, it can also limit access to state help such as food or fertilizer subsidies and services provided by municipal governments such as sanitation and water. In India, more than 14,000 men and women, both owners and tenants in cities and villages, were interviewed face-to-face. The project covered 14 Indian states, including Odisha, Punjab, Rajasthan and West Bengal. Nine other countries will be polled over the next year to build up a definitive picture of how different societies relate to - and feel about - land and property ownership.

### Gender gap

The report showed a clear gender gap with women less likely than men to own their land or home. But men and women were equally likely to be worried about losing their home or land. Tenants were twice as likely as owners to worry about losing their homes, with landlords - often afraid of permanently losing possession of their homes - preferring short term contracts. And while about nine out of 10 respondents lived in a home owned by themselves or by a family member, those who owned their own property were more likely to express worry about losing the home than those who lived with other family members. Thirty percent of city residents expressed insecurity, compared to 26 percent of their rural counterparts.

Owners were more likely to visit government offices to update their records, although only half had done so in the past. Of these, owners of agricultural land were far more likely to update land records than those who owned residential land. If people are willing to engage with state authorities on ownership, there are potential resolutions to the problem of insecurity, said the report commissioned by Land Alliance, a Washington-based think tank. “...Government efforts to make it easier, and affordable, for people to register or update property documentation at local levels could have a large impact on reducing people's worry about their property rights,” it said. “This would have benefits for private citizens and the economy as a whole.” — Reuters

## INDIA TRANSGENDER WOMEN STILL FACE BIAS DESPITE LAWS

**MUMBAI:** Transgender women in India face persistent bias that denies them education and jobs despite India having progressive laws for transgender people, according to a leading activist. In a landmark judgment in 2014, India's Supreme Court ruled that transgender people had equal rights under the law, and granted legal status to the third gender. Alongside the right to marry and inherit property, they are also eligible for quotas in jobs and educational institutions. But most of India's estimated 2 million transgender people face discrimination from a young age with transgender women particularly abused, reflecting the entrenched patriarchy in the country, said Laxmi Narayan Tripathi, a founder of the Asia Pacific Transgender Network.

She said many transgender people are thrown out of their homes by their families, lack a formal education and are denied jobs. They are forced into sex work, begging or dancing at weddings to make a living. “We have among the most progressive laws for transgender people: the 2014 judgment gives us the right to choose our gender identity, so if I believe I'm a woman, I'm a woman,” Laxmi said at a panel hosted by the Thomson Reuters Foundation and Asia Society on Monday.

“But people are still biased. That's why no one will hire us, except in the non-profit sector, and we have no choice but to beg or do sex work,” Laxmi, who prefers to go by her first name, was born into an orthodox Brahmin family. She became one of the most flamboyant advocates for transgender people, petitioning to recognize the category on all official documents including passports. Transgender women, known as hijras, have long been considered auspicious in India. They are featured in Hindu mythology, and their bless-

ings are sought at weddings and births, even as abuse and exploitation are common.

### Treated as inferior

Transgender people were included in India's census survey of 2011 for the first time. There are 490,000 transgender people in the country, according to official data, a number that activists say is only a fraction of the real number. But there are moves to extend more benefits to the community. The eastern state of Odisha this year became the first to give transgender people welfare benefits such as pension and housing. India is also revising its rehabilitation scheme for bonded laborers to include transgender people.

Laxmi said while the law is supportive, biases against transgender women reflect the entrenched patriarchy in India, where the mistreatment of women has become a major issue in recent years. Indian women face a barrage of threats ranging from child marriage, dowry killings and human trafficking to rape and domestic violence, largely due to deep-rooted attitudes that view them as inferior to men.

“When to be feminine itself is not acceptable, then everything becomes taboo: red lipstick is taboo, being flamboyant is taboo, dressing a certain way is taboo,” said Laxmi, wearing a bright orange saree with chunky jewelry, and her trademark scarlet lipstick and red sindoor on her forehead. “When a woman still becomes powerful, the patriarchy assassinates her character and calls her names.” But the community cannot wait for laws to improve its lot, and must continue to fight for its rights, she said. “No one will bring us our rights to our doorstep; we have to lobby, we have to all be activists. We have to demand and take our rights,” she said. — Reuters

## News

in brief

### Poland court rejects Polanski extradition

**WARSAW:** Poland's Supreme Court yesterday rejected a bid to extradite Oscar-winning director Roman Polanski to the United States, where he faces sentencing over a decades-old case of statutory rape. The 83-year-old French-Polish national, who currently lives in France, did not attend the hearing and his lawyers testified in his place, local media reported. Justice Minister Zbigniew Ziobro had appealed to the court in May to overturn a 2015 ruling against extraditing Polanski, saying no one should be above the law. The Supreme Court “is dismissing the appeal,” said Judge Michal Laskowski, definitively ending Poland's part in the 1977 case that continues in the United States. The government move had appeared to be part of what the rightwing Law and Justice (PIS) government, which took office a year ago, touts as a moral revolution in strongly Catholic Poland. Polanski is still wanted in the United States for sentencing over the 1977 statutory rape of Samantha Gailey after a photo shoot in Los Angeles. He was arrested after Gailey, now Geimer, accused him of forcing her to have sex after drugging her.

### 14 killed in shootout with Mexican police

**COATZACOALCOS:** Mexican police working with military troops killed 14 suspected criminals in a shootout in the crime-plagued state of Veracruz on Monday, officials said. Authorities have stepped up antidrug patrols in the Gulf coast state, where cartels are responsible for a spike in crime. Officials said police patrolling the region came under fire from a criminal gang hidden behind a small hill in the town of Suchilapan, a mountainous area on the border of Veracruz state and Oaxaca to the south. Marine troops were enlisted after the assault to help flush out the attackers, and an ensuing gunfight resulted in the deaths of the 14 suspected criminals, a government statement said. The village of Suchilapan is along the route frequently used by Central American migrants attempting to make the dangerous crossing through Mexico to the United States. It also has been the scene in recent days of various skirmishes between armed forces and criminal drug gangs, including Mexico's notorious Zetas and the Jalisco New Generation, two of the country's most powerful cartels.



**GAZA:** A seagull flaps its wings as it sits on the water in the port of Gaza City. — AFP

### Hamas forces clash with the hardliners

**GAZA:** A police officer and a youth were hospitalized yesterday after Hamas forces clashed with hardline Islamists in the Gaza Strip, a medical source and witnesses said. Both men suffered bullet wounds during an attempt by Gaza security forces to arrest two men from a Salafist group, followers of an ultra-conservative form of Islam, a witness said. The young man, believed to be a Salafist, was in serious condition, while the policeman's condition was not life threatening, the medical source said. The witness said a grenade was thrown at security forces raiding a house in Al-Fukhari in the southern Gaza Strip, sparking clashes. Hamas, which rules Gaza, is an Islamist party but is frequently criticized by more conservative Islamists, including hardliners who sympathize with the Islamic State group. The hardliners sporadically fire rockets at Israel, prompting retaliation against Hamas targets. Israel holds Hamas responsible for all rocket fire from Gaza, regardless of who launches it.

### Islamist militants hit prison, free prisoners

**BAMAKO:** Suspected Islamist militants attacked a prison in the town of Niono in central Mali overnight and freed all the prisoners, officials said yesterday. Militants based in northern Mali have staged a series of high-profile attacks since 2015, extending their campaign beyond their desert camps into the central and southern regions of the country and the capital. “Dozens of prisoners escaped. The army was able to catch some and is launching a pursuit,” said Defence Ministry spokesman Abdoulaye Sidibe. Army spokesman Diarran Kone said the attack bore the hallmarks of followers of radical Islamist preacher Amadou Koufa. It was unclear whether there were any suspected jihadists in the prison. Last month, gunmen broke into another prison in southern Mali with the aim of releasing two inmates who had already been moved, authorities said. Islamist groups hijacked a separatist Tuareg rebellion in 2012 to seize towns in Mali's vast desert north.