

4.3.1. Victims of extortion, including the gota-a-gota loan

4.3.1. Victims of extortion, including the *gota-a-gota* loan

Extortion was described by the Conflict Analyst as 'normalised,' very widespread, and that virtually everyone is extorted, with some being more extorted than others, varying by group and location.618 Extortion can target anyone who conducts productive activity,619 with some professions being especially susceptible to extortion and to be targets of violence620 (for example, small vendors, kiosks, gas stations, hotels, large businesses, merchants, transport drivers, shopkeepers, and residents living on the peripheries of urban areas;621 in rural areas, it can include cattle-ranchers and land owners, especially in territories controlled by armed groups).622 The methods of extortion can be quite anonymous, due to the use of technologies like cell phones and social media, use of intermediaries, as well as direct threats or letters.623

Consequences of non-payment can include intimidation, threats and murder, including of loved ones, and appropriation of property.624 Extortion is interrelated with other crimes such as threats, assault, and homicide, and remains underreported.625 Victims often do not admit to being extorted, but rather state they are paying for protection or surveillance; there is a culture of silence and although victims often know who collects the money, shifting626 local criminal dynamics often 627 cause confusion about who is in charge.628

In rural areas, extortion is carried out by armed groups and can have wider strategic goals, such as control over areas with coca crops, minerals, transport routes for drugs, and control over the movements of the population.629 In urban areas, extortion is carried out by organised criminal groups and urban gangs that operate under delegation from major groups such as the AGC and ELN, which outsource criminal activities. These groups have no political ideology; extortion is both their method and their purpose. They also engage in drug selling, contract killing and micro-trafficking, and they frequently recruit young men and minors, sometimes through forced recruitment.630 In urban areas such as Bogotá and Medellín, extortion is highly localised and complex, involving multiple criminal groups in specific neighbourhoods. In Medellín, for example, merchants must pay a daily quota to various criminal groups; there may be as many as 40 such groups operating just in the city centre,631 and more than 100 criminal organisations across Medellín.632 Due to lack of government protection and economic opportunity, local victims are often compelled to cooperate633 with the criminals.634

Gota a gota is a loansharking system run by criminal networks that offers quick informal credit without checking a person's ability to repay. It charges very high interest rates.635 Failure to

pay exposes individuals to consequences such as threats, death threats, violence,636 intimidation (verbal and written), warnings (throwing a grenade or explosive device at their business), kidnapping for ransom as a form of extortion or for non-payment, land or property seizure, homicide, or forced displacement.637 Victims do at times report to police;638 however fear of retribution prevent many victims from doing so.639

The Conflict Analyst explained that ordinary victims of low-level extortion may avoid further targeting if they relocate, but the situation is very 'case-by-case' regarding whether someone can escape such targeting by relocation. Those targets with larger debts, perceived wealth, possible links to a rival group, or having a political stigma attached to them, would likely face higher risks of being tracked. Safety also depends on where they move—relocating within the same group's territory offers little protection. The analyst explained that 'if the group wants to find you, they will, and they can;' the analyst gave the view that all the groups have that capacity – either to find the victims themselves or to contract the elaborate networks that are present throughout Colombia, to find a group ready to sort of provide that service for payment. 640

Recourse to authorities in cases of extortion

It is theoretically possible to report an extortion case to the FGN, the police of the neighbourhood of residence, or the Immediate Reaction Commandos (Commandos de Atención Inmediata, CAI) units of the Colombian National Police. However, it is mainly the GAULA that intervene in such cases.641 Through a free telephone line (165), victims can report extortion to the GAULA police unit. In a confirmed extortion case, police intervention requires waiting for the criminal to receive the extortion amount, hand it over in person, and begin to move away before being intercepted in *flagrante delicto* and arrested.642

GAULA is generally recognised for its reactivity and efficiency. The GAULA unit claims their operations have helped reduce extortion rates. In 2023, they made 2 775 arrests related to extortion (an increase of 11 % compared to 2022). For the GAULA, the goal is to capture the organisers (*dinamizadores*) of crimes such as kidnappings and extortions.643 The police GAULA unit has carried out several major operations against extortion and criminal groups, notably the one at the end of 2023 that led to the arrest of José Manuel Vera Sulbarán (nicknamed 'Satanas'), one of the leaders of the Tren de Aragua.644

However, the effectiveness of GAULA's response depends on the willingness of the victim to provide information as doing so could expose them to risks from the perpetrators. It is common for the victim's relatives, fearing for the safety of the kidnapped person, to contact GAULA only at a late stage. Despite the measures taken against extortion and the operations against perpetrators, sources consulted by the OFPRA mission indicate that, in most cases, victims do not report the crimes, and they continue to pay their extortionists. Around 30 % of extortion victims turn to the authorities. Reporting is much lower in the most remote areas.645 Lack of reporting is due to fear of reprisals,646 lack of state control over the entire territory and limited state presence. In cities, for example, extortionists exploit insufficient police coverage by offering 'protection' to residents.647 The Conflict Analyst explained that reporting is rare because people fear retribution and believe local police are infiltrated by criminal groups. Security institutions lack capacity to protect individuals, so only large businesses might get state

support. For most, fear and mistrust make reporting futile.[648]

According to the OFPRA fact-finding mission report on Colombia, it is 'difficult' to report extortion in isolated rural areas where the population is under surveillance by an armed group; doing so is 'impossible' in ‘red zones’ (for example, Tumaco in Nariño), where police do not go.[649] There is an enormous police and military presence in Tumaco urban centre, while some of the remoter rural zones are certainly no-go areas.[650] Moreover, in the context of the 'Total Peace' (Paz Total) process, GAULA (or the army) do not intervene when the perpetrator of an extortion or kidnapping belongs to the EMC or ELN, except in *flagrante delicto* (caught in the act). In the absence of *flagrante delicto*, they merely inform the negotiators. In contrast, when the crime has been committed by members of another armed group not engaged in a ceasefire with the government, they may intervene directly, even without *flagrante delicto*.[651] As of 19 November 2025, there were no nationwide ceasefires and only a handful of local restrictions on security force operations.[652] Sources noted that lack of trust in the authorities due to perceived corruption within the state authorities, as well as impunity are factors for lack of reporting.[653] Perpetrators often remain unpunished.[654]

- 618

  Conflict analyst, Interview with EUAA, 14 October 2025

- 619

  France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, pp. 63-64

- 621

  Pares, Radiografía de la extorsión: el principal desafío de la seguridad ciudadana, March 2024, url, p. 7

- 622

  France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, pp. 63-64

- 623

  Netherlands (The), Algemeen Ambtsbericht Colombia, June 2024, url, pp. 92-94

- 624

  Netherlands (The), Algemeen Ambtsbericht Colombia, June 2024, url, pp. 92-94

- 625

  Pares, Radiografía de la extorsión: el principal desafío de la seguridad ciudadana, March 2024, url, p. 7; Conflict analyst, Interview with EUAA, 14 October 2025

- 626

France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, p. 66

- 628

  France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, p. 66

- 629

  France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, p. 64

- 630

  France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, p. 65

- 631

  France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, p. 66

- 632

  Colombia, Defensoría del Pueblo, Los Contrastes de la Realidad Humanitaria, 2024, url, p. 59

- 633

  France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, p. 62

- 635

  Netherlands (The), Algemeen Ambtsbericht Colombia, June 2024, url, p. 90; France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, pp. 69-70

- 636

  Netherlands (The), Algemeen Ambtsbericht Colombia, June 2024, url, p. 91

- 637

  France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, pp. 69-70

- 638

  Netherlands (The), Algemeen Ambtsbericht Colombia, June 2024, url, p. 92

- 639

Conflict analyst, Interview with EUAA, 14 October 2025; Netherlands (The), Algemeen Ambtsbericht Colombia, June 2024, url, p. 92

- 640

  Conflict analyst, Interview with EUAA, 14 October 2025

- 641

  France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, p. 70

- 642

  France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, p. 70

- 643

  France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, p. 71

- 644

  France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, p. 71

- 645

  France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, p. 71

- 646

  Netherlands (The), Algemeen Ambtsbericht Colombia, June 2024, url, pp. 92-94

- 647

  France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, p. 71

- 648

  Conflict analyst, Interview with EUAA, 14 October 2025

- 649

  France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, p. 71

- 651

France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, p. 71

- 653

  Netherlands (The), Algemeen Ambtsbericht Colombia, June 2024, url, pp. 92-94; France, OFPRA, Rapport de mission en République de Colombie, 28 November 2024, url, p. 71

- 654

  Netherlands (The), Algemeen Ambtsbericht Colombia, June 2024, url, pp. 92-94

© European Union Agency for Asylum 2026 | Email: info@euaa.europa.eu