

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