

CCAA MONTHLY

COMPETITION & CONSUMER AFFAIRS
AUTHORITY

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Protecting Markets. Empowering Consumers.

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CONSUMER REDRESSAL

Consumers Empowered: Consumer Protection in Action

CPCED, CCAA | April 2026 Edition

Fourteen complaints were received in April 2026. Eleven were resolved. And Nu. 1,224,464 returned to five consumers, reflecting the Authority's core mandate in practice.

In April 2026, the Competition and Consumer Affairs Authority received and processed a range of consumer complaints from across the country. Individuals with complaints against businesses approached CCAA for assistance, with most cases reaching a resolution. The Authority handled 14 consumer complaints in total, covering matters ranging from undelivered goods and denied refunds to deceptive pricing and unfair trade practices. By month's end, 11 had been fully resolved, one was withdrawn by the complainant, and two remain under active mediation.

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Cases Resolved This Month

78.57% resolution rate — April 2026

Who Was Complaining — and About What?

Consumer complaints in April fell into two distinct categories. Individual complaints — those affecting a single buyer — made up the clear majority, accounting for nearly 79% of the caseload. They ranged from the straightforward (a defective product, a refused refund) to the more complex (a trader accused of deliberate price misrepresentation across multiple transactions).

The remaining 21% were general complaints: systemic concerns about broader market practices that harm not just one person but entire categories of consumers. These cases are often more complex to resolve, but they carry greater regulatory significance — they identify systemic weaknesses in business practices and require responses that extend beyond individual dispute settlement.

Looking at root causes: non-delivery of goods or services led the tally with four cases. Denial of refunds accounted for three. A further four fell under the CCAA's category of 'other unethical trade practices' — a deliberately broad designation that captures the full spectrum of commercial misconduct that doesn't fit neatly into named offences. Misleading prices, breach of contract and failure to display selling prices rounded out the month's caseload.

“The CCAA successfully facilitated the refund of Nu. 1,224,464 to five consumers, demonstrating the Authority's capacity to deliver tangible financial redress.”

The Money Returned

The most concrete measure of the Authority’s impact in April is the Nu. 1,224,464 returned to five consumers. This represents CCAA’s core function — ensuring that consumers receive legally entitled refunds and that businesses are held accountable for non-compliance.

The ability to secure tangible financial redress reflects the Authority’s broader mandate: not only to receive and process complaints, but to enforce outcomes. Consistent follow-through reinforces compliance among businesses operating in Bhutan’s market.

MARKET SURVEILLANCE

On the Ground: 576 Businesses Inspected Across Four Dzongkhags

CPCED, CCAA | April 2026 Edition

From fuel pumps in Samdrupjongkhar to retail shops in Thimphu — CCAA’s inspectors were everywhere in April.

In April 2026, CCAA and its Regional Office of Industry, Commerce & Employment (ROICE) partners conducted field inspections across four Dzongkhags, inspecting 576 business entities in total.

Trashigang & Trashiyangtse: Setting the Standard

Inspection covering the two eastern Dzongkhags covered 275 businesses between April 6 and 20 — general shops, fuel retail outlets, cement agents and more. Compliance levels were high across all parameters. Product labelling, pricing consistency and willingness to honour return and refund commitments all recorded 100% compliance. Price display compliance was 96% and availability of pre-printed receipts was 94%.



Compliance rates — Trashigang & Trashiyangtse, April 6–20, 2026

Pemagatshel & Samdrupjongkhar: A Story of Refund Policy Gaps

The Pemagatshel and Samdrupjongkhar team covered 301 establishments between April 7 and 22. Overall compliance was impressive: 98.6% on product labelling, 100% accuracy on weighing and measuring devices, and near-universal compliance on price display (98.8%) and receipt issuance (99.3%).

One finding warrants particular attention. Though not mandatory as per the current law, nearly 88% of inspected shops had no documented refund, return, or exchange policy whatsoever. Roughly 12% operated on informal verbal understandings that offer consumers little real protection when disputes arise. Only approximately 20% had clear written policies, and these were predominantly electronics retailers. For the majority of consumers, the consumer experience when something goes wrong relies entirely on a trader's goodwill – which is no protection at all.

“88% of inspected shops in Pemagatshel and Samdrupjongkhar had no documented return or refund policy – leaving consumers vulnerable.”

Fuel Nozzles and Fair Measure

Surveillance of all 15 Fuel Retail Outlets across the four dzongkhags found broadly high compliance – with one critical exception. Two fuel stations in Samdrupjongkhar – DPCL Phuntshorabtenling and BOD Samdrupjongkhar – were found to be dispensing excess fuel from their nozzles. Both were immediately decommissioned for recalibration pending verified accuracy.

Accurate fuel dispensing is a metrological compliance issue with direct consumer impact. An incorrectly calibrated nozzle prevents consumers from verifying that the quantity dispensed matches the quantity billed. Recalibration and verified accuracy are prerequisites for resumption of operations at the affected stations.

The Egg Price Check

On April 23, CCAA conducted a targeted price surveillance exercise across Thimphu Thromde focused on a single essential commodity: imported white eggs. Following a government notification from the Department of Agricultural Marketing and Cooperatives, imported eggs had been assigned a mandatory price ceiling – Nu. 300 per tray at wholesale, Nu. 330 at retail. CCAA deployed teams across Thimphu Thromde to verify compliance with the mandated price ceiling. The exercise confirmed that price ceilings, when set by the government, on essential commodities will be actively enforced.

The Doma Paradox: When Prices Fall at the Source but Rise in Your Local Market

CPCED, CCAA | April 2026 Edition

A deep dive into Bhutan’s betel nut trade reveals a troubling structural pattern – and what it means for every household budget.

CCAA’s April 2026 analysis of the *doma* (betel nut) market found that despite a decline in ex-exporter prices in India, retail prices in Thimphu continued to rise. The analysis documented a structural pattern in which source-price reductions are not passed through to end consumers. The detailed price data are set out in the section below.

The Numbers That Tell the Story

CCAA’s follow-up analysis to the *doma* market situation first documented in March revealed that between March and April 2026, the ex-exporter price of *doma* in Jaigaon – Bhutan’s primary import gateway – fell by 19.39%. Mitta patta dropped even more sharply, down 20.57%, as Indian seasonal harvests boosted supply across the region. Wholesale prices in Bhutan tracked this decline.

Retail prices in Thimphu, however, did the opposite. They climbed by 4 to 6% over the same period. Consumers paid more for a product that had become cheaper at every point upstream from their local shop.



Asymmetric Price Transmission — What Consumers Feel

Asymmetric price transmission describes a pattern in which retail prices respond rapidly to input cost increases but adjust slowly, or not at all, when input costs decline. The benefit of falling source prices accrue almost entirely to the players in the supply chain, while consumers bear the full cost of price increases but receive little of the benefit when prices fall at the source.

CCAA’s analysis identifies this as a structural market failure, not a one-off anomaly. It points to two root causes: Bhutan’s deep dependence on India for basic commodities, and the absence of domestic supply chain depth that could provide a competitive counterweight to imported price pressures. Addressing this structural issue requires long-term investment in domestic production capacity and supply chain depth, both of which would reduce dependence on imported commodities and improve price transmission to consumers.

“Asymmetric price transmission results in retail prices that rise quickly when input costs increase, but decline slowly or not at all when input costs fall. The benefit accrues to players in the supply chain, while consumers absorb the full impact of price increases.”

Quarterly Retail Price Report Published

CCAA also conducted a special Quarterly Retail Price analysis, comparing prices of 45 essential commodities across three data points: December 2025, February 2026, and March 2026. Prices collected in December 2025 and March 2026 are part of the regular Market Price Information (MPI) system administered by CCAA. The February data was collected on an ad hoc basis using the same methodology, specifically to assess price trends following the introduction of the Goods and Services Tax (GST) on January 1, 2026. Bhutan’s latest MPI analysis shows no broad-based price surge between December 2025 and March 2026 — most essential goods stabilised following a brief uptick in February. Yet significant regional price gaps remain, and select items such as edible oils and eggs continue to rise, pointing to persistent supply-side pressures. This report examines where prices have held steady, where they have not, and why geography remains a meaningful factor in what consumers pay. It is available in full on the CCAA website.

CONSUMER EMPOWERMENT

Teaching the Next Generation to Shop Smart in a Digital World

CEED, CCAA | April 2026 Edition

CCAA’s consumer education programme conducted sessions across Thimphu and Samtse in April 2026, reaching students, business owners, and community members.

Consumer rights are only effective when people understand them and are equipped to act on them. This is the guiding principle of CCAA’s consumer education programme. In April 2026, the programme reached more than 600 participants across the country: school students confronting the realities of targeted advertising, members of the public navigating digital payment systems, monks encountering online traders for the first time.

252 Students and Teachers: Consumer Rights in the Digital Marketplace

At Wangbama Central School in Thimphu, 213 students and 39 teachers participated in a focused session on the growing risks of the online marketplace. The curriculum was timely. E-commerce in Bhutan is expanding rapidly, and young people — already frequent users of social media platforms — are particularly susceptible to online scams, fraudulent platforms, and misleading advertisements. The session was designed to build practical awareness of these risks.

Participants received guidance on identifying fraudulent platforms, the steps to take when an online transaction goes wrong, and the applicability of consumer rights to digital purchases. The session also addressed the responsibilities of digital consumers and the role of peer awareness in reducing exposure to online fraud.

Samtse: Business and Community, Learning Together

A parallel initiative launched in Samtse Dzongkhag from April 27, targeting a deliberately broad audience: local residents, monks, farmers, teachers, school students, and business owners. The decision to include both consumers and traders in the same sessions reflects a core conviction at CCAA — that fair markets require informed, principled participants on both sides of every transaction.

By month's end, completed sessions in Tendruk and Sipsu had collectively reached over 95 business entities and 339 individual consumers. The programme continues through May 6, with sessions still to come in Samtse town, Dorokha, and surrounding communities. The programme aims to promote sustained behavioural change in how businesses and consumers conduct transactions.

P O L I C Y & L A W

Bhutan's Consumer Protection Law Undergoing Amendment

CEED, CCAA | April 2026 Edition

Online fraud, phishing, unregulated e-commerce — a new unified legal framework is on its way to Parliament.

The existing consumer protection legislation was drafted for a context in which commerce was predominantly conducted through physical retail — face-to-face transactions involving tangible goods. The digital economy has since become widespread. Online fraud is increasing, cross-border digital merchants operate outside clear jurisdictional accountability, and phishing, impersonation, and platform manipulation have become common risks. The existing legal framework requires updating to address the realities of contemporary commerce.

In addition, new business models and the emergence of novel products and services have created regulatory gaps that the current law does not adequately address.

CCAA is leading a comprehensive review and amendment process, the outcome of which is expected to establish the regulatory framework for consumer protection in Bhutan for the foreseeable future.

Nationwide Consultation, One Unified Vision

CCAA conducted stakeholder consultations across Bumthang, Phuentsholing, Samtse, Samdrupjongkhar, Trashigang, and Mongar, culminating in a two-day public consultation in

Thimphu on April 22 and 23. The goal at each stop was the same: to test the proposed amendments to the Consumer Protection Act against the lived realities of Bhutanese businesses and consumers, to surface practical objections, and to refine the language accordingly.

The nationwide consultation reflects a commitment to evidence-based legislative drafting. Consumer protection legislation that does not account for the experiences of those it is intended to protect is unlikely to be effective in practice.

One Bill, Two Mandates: A Single Framework for Fair Markets

In a significant architectural decision, the Royal Government has proposed merging the amended Consumer Protection Act with a newly drafted Competition Bill — designed to address anti-competitive behaviours including price-fixing, market allocation, and abuse of dominant market position — into a single, consolidated legal framework. The rationale is compelling: consumer protection and competition regulation are not separate domains; they are two expressions of the same underlying principle.

Price-fixing and other anti-competitive practices directly harm consumers, while weak consumer protection undermines the incentives for fair competition. Addressing these issues through a single consolidated statute eliminates the fragmentation that would result from two separate legislative instruments.

The consolidated bill is scheduled for submission through the Ministry of Industry, Commerce and Employment and the Lhengye Zhungtshog, with tabling in Parliament’s Winter Session 2026 as the target. When enacted, it will represent the most significant reform of Bhutan’s market regulation framework in the country’s modern history.

“A consolidated legislative framework covering consumer rights and competition regulation represents a significant development in Bhutan’s market regulatory architecture.”

MARKET TRANSPARENCY

Price Watch: The Catalogue That Could Change How Bhutan Shops

CEED, CCAA | April 2026 Edition

Know before you pay — CCAA’s new price transparency tool is already generating accountability across Thimphu.

On April 21, CCAA launched Price Watch, a regularly updated catalogue of current market prices for commonly purchased goods in Thimphu’s grocery stores. The tool provides consumers with a reference benchmark before making purchases, enabling more informed buying decisions.

Price transparency tools such as Price Watch shift market dynamics by providing consumers with independent price references. When buyers can verify whether a stated price is consistent with prevailing market rates, it increases accountability and reduces the scope for overcharging.

Early Feedback and Rapid Expansion

Consumer response was immediate and constructive. Within days of the catalogue's publication via CCAA's social media channels, shoppers were identifying specific items requiring correction or updating in the catalogue.

The initiative is being expanded nationally. CCAA and its regional offices are preparing updated editions of Price Watch covering grocery stores across Thimphu Thromde, Phuentsholing Thromde, Mongar, Trongsa, Gelephu Thromde, and Samdrupjongkhar Thromde. What began as a local pilot is becoming a national programme — and if sustained, it has the potential to raise the floor of price transparency across Bhutan's entire retail sector.

CAPACITY BUILDING

CCAA's Role in WTO Accession: Building Expertise

CCAA | April 2026 Edition

CCAA participated in a WTO Technical Working Group workshop in New Delhi from April 27 to 30 as part of Bhutan's ongoing accession process.

From April 27 to 30, Mr. Jigme Dorji, Chief Trade Officer at CCAA, participated in a WTO Technical Working Group workshop in New Delhi. The four-day session was specifically designed to build the technical capabilities of officials responsible for managing Bhutan's accession documentation — including the 17 core instruments that will define the terms of the country's future membership in the world trading system.

WTO accession is a technically complex and protracted process. The rules, schedules, and commitments involved shape trade policy, investment frameworks, and regulatory regimes for decades. Workshops of this nature strengthen the technical capacity of Bhutan's negotiating officials, enabling more informed engagement across the 17 core instruments that will govern the terms of membership.

O R G A N I S A T I O N

New Recruits: CCAA Expands Its Team

CCA A | April 2026 Edition

CCA A welcomed a new cohort of staff in April 2026, selected through a competitive recruitment process.

The selection process assessed candidates on both technical competence and alignment with the institutional values central to CCAA’s work: analytical rigour, commitment to regulatory fairness, and genuine concern for consumer welfare.

The new joiners bring diverse skills and experience that will deepen CCAA’s capacity across its core functions — from field surveillance and market analysis to legal reform and consumer education. The additions strengthen CCAA’s capacity at a time when its mandate is expanding in both scope and public visibility.

THE C C A A M O N T H L Y

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