

Teaching the Market to Play Fair

A ten-day consumer protection advocacy initiative in Samtse Dzongkhag

APRIL 27 – MAY 6, 2026

The program, which concluded on May 6, was the CCAA’s most recent deployment of its consumer protection advocacy initiative. Its mandate was to bring the provisions of the *Consumer Protection Act 2012*, and its accompanying *Rules and Regulations of 2015*, to the people most likely never to have read them. Participants ranged from local government officials and business people to teachers, students, and members of the general public — an unusually wide net that reflected the program’s ambition to reach not just the market, but the society in which the market is embedded.

THE ART OF THE INFORMED CONSUMER

What does it mean, concretely, to know your rights in a marketplace? The CCAA’s answer, delivered across ten sessions in Samtse, was practical: check the label; ask for a receipt; verify the price before you pay. These are not abstract legal principles — they are habits, and habits protect consumers far more reliably than any statute buried in a government gazette.

Participants were walked through the specific behaviors that constitute unfair trade practice under Bhutanese law: misleading advertisements, false product claims, deceptive marketing strategies, the sale of goods past their expiry dates, and overpricing. Each was named, defined, and illustrated with examples close enough to daily life to produce the small, uncomfortable flicker of recognition that is the beginning of real understanding.

“Consumers were reminded not only of what the law shields them from, but of what they owe to the marketplace in return.”

The sessions did not stop at rights. Consumers were reminded of their civic obligations: vigilance, documentation, and reporting. An unfair practice reported is one that can be investigated; one that is silently absorbed is simply repeated.

DIGITAL FRONTIERS, OLD DANGERS

Perhaps no part of the curriculum felt more urgent than the session on e-commerce and financial fraud. Samtse, like much of rural Bhutan, has seen rapid expansion in smartphone penetration and mobile payment use — an expansion that has outpaced, by a considerable margin, any corresponding growth in digital literacy.

CCAA officials walked participants through the mechanics of safe online shopping: how to identify legitimate sellers, what secure payment methods look like, how to read refund and return policies before completing a purchase. They also addressed the risks of personal data exposure — a concept that remains abstract until it is illustrated with scenarios of identity theft and account compromise.

The section on pyramid schemes and fraudulent investment opportunities struck a particular chord. Unrealistic profit promises, recruitment-based earning structures, and the artificial pressure to invest quickly before due diligence can be performed are not uniquely digital phenomena, but they have found new velocity online. Several participants raised concerns about specific schemes they or their relatives had encountered, and officials answered each question with patient specificity.

GAS CYLINDERS AND GHOST TAXES

On LPG cylinders, participants received guidance on checking expiry dates — a practice that remains inconsistent in rural areas and carries obvious safety implications. On taxes, the message was pointed: businesses in Bhutan may only apply GST as prescribed by government regulations administered by the Department of Revenue and Customs, and those charges must be clearly reflected on invoices and receipts. The unauthorized application of tax was identified as a reportable offense.

10
DAYS OF ADVOCACY

1,215
CONSUMERS REACHED

256
BUSINESSES REACHED

1,471
TOTAL PARTICIPANTS

THE COMPLAINT AS AN ACT OF CITIZENSHIP

A recurring theme across the ten days was the complaint mechanism — not as a bureaucratic procedure, but as a form of civic participation. CCAA officials explained in detail how to file a grievance: through digital channels, through offline submissions, with receipts and invoices

preserved as evidence. They were also honest about the practical conditions for a successful complaint, which require documentation that consumers rarely think to keep until they need it.

The interactive question-and-answer sessions revealed the texture of what people actually worry about: online shopping fraud, misleading advertisements, price inconsistencies at different vendors, and the chronic problem of product quality that fails to match its packaging. Officials did not deflect these concerns with legal formalities; they addressed them directly, explaining the remedies available under existing law and the procedures by which those remedies could be pursued.

For businesses, the sessions carried an equally pointed message. Maintaining product quality and safety, displaying prices clearly, issuing receipts without exception, and treating consumers fairly were framed not merely as legal obligations, but as the minimum conditions of ethical market participation.

TOPICS COVERED

Consumer Protection Act 2012 · E-Commerce Safety · Pyramid Scheme Awareness · LPG Cylinder Safety · Unauthorized GST · Complaint Mechanisms · Fair Pricing · Unfair Trade Practices · Product Quality · Digital Financial Fraud