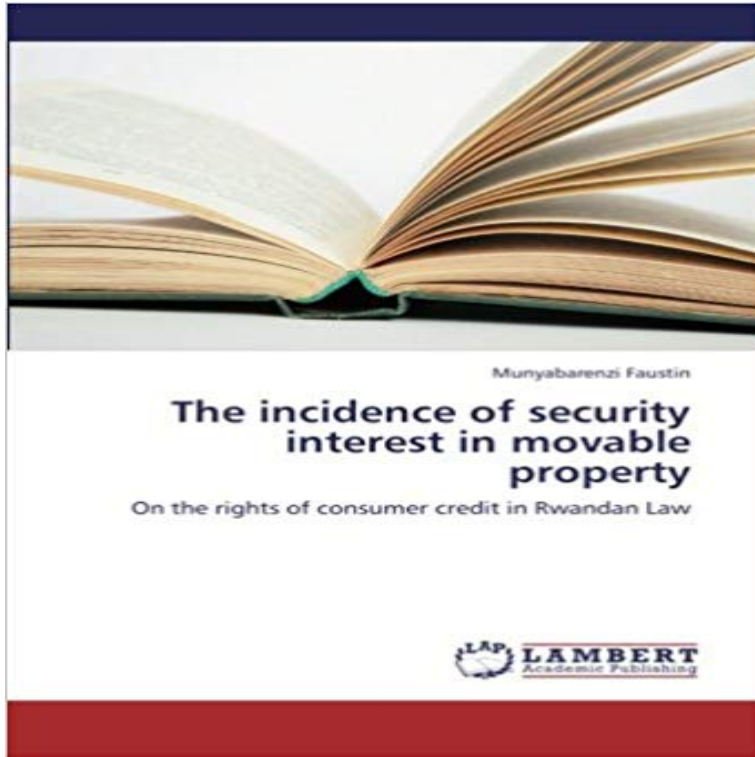


# The incidence of security interest in movable property: On the rights of consumer credit in Rwandan Law



The book covers the field of security interest in movable property vis-a-vis the rights of consumer credit in Rwandan Law. It focuses on those credit contracts in which the legal relationship between the consumer and the dominant party. This research is carried out in response to the problems linked to pre-contractual phase while negotiating a credit contract secured by security interest in movable property, as well as the issues linked to the recovery of the debts secured by security interest by the sale of the collateral which undermine the rights of the consumer credit. The research identifies that the protection of consumer credit should be based on the premise that if creditors are aware of the limitations on enforcing a security interest in movable property they will only advance credit if they can be confident in repayment by some other means. In conclusion, the research is expected to discuss about the proposed legal mechanisms on protecting consumer credit in security interest by proposing the governments intervention for a consumer credit code and the consumer credit redress mechanisms to be established in case of realization of the security interest.

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