

MICRO-CREDIT ASSOCIATION GHANA (MCAG) ELECTION GUIDELINES FOR 2019

This Election Guidelines has been put together to serve as a guide for the administration of the Association's National and Zonal Elections slated for July/August, and September 2019.

These guidelines have been developed based on the mandate given by the MCAG Constitution to the Election Committee to conduct elections for and on behalf of the Association. It is designed to assist officials of the Election Committee with the administration and conduct of the election process.

The Guidelines have been prepared by the Election Committee based on the relevant provisions of the MCAG Constitution particularly Chapter 7, legislations governing elections in Ghana and best practices from around the world.

It is hoped that Members of the Association, the Election Committee and other officers responsible for the election of officers of the Association would find the information contained in this publication beneficial in the discharge of their duties.

TABLE OF CONTENTS	PAGE
SECTION 1. NATIONAL AND ZONAL OFFICES	3
SECTION 2. QUALIFICATION AS NATIONAL AND ZONAL OFFICER	3-4
SECTION 3. NOMINATION	4
SECTION 4. NOMINATION FEE	4
SECTION 5. NOTICE OF ELECTION	5
SECTION 6. THE ELECTIONS	5
SECTION 7. UNOPPOSED CANDIDATE	5
SECTION 8. STANDARD OF CONDUCT	5
SECTION 9. QUALIFICATION FOR VOTING	6
SECTION 10. VOTING BY PROXY	6
SECTION 11. APPEAL	6

MNCAG

SECTION 1. NATIONAL AND ZONAL OFFICES

- (1) Offices available for elections shall be categorized into National and Zonal offices.
- (2) Persons interested in serving as national and zonal officers of the Association shall put themselves up for elections for any of the following offices:
 - (a) National
 - (i) Board Chairperson (1)
 - (ii) Vice Chair (1)
 - (iii) Board Member (2)
 - (iv) Women Caucus Representative (1)
 - (b) Zonal
 - (i) Chairperson (1)
 - (ii) Vice Chairperson (1)
 - (iii) Secretary (1)
- (3) Per Article 38 of the MCAG Constitution, all elected Zonal Chairpersons shall become members of the Board of Directors of the Association.
- (4) The Board Member positions shall be two (2); all other national and zonal offices shall be occupied by one person.
- (5) The National elections will be held at the 10th Annual General Meeting in September 2019.
- (6) The Zonal elections will be held at the various zones in July and August 2019.

SECTION 2. QUALIFICATION FOR ELECTION AS NATIONAL AND ZONAL OFFICER

- (1) A person shall not be qualified for election as an officer of the Association unless that person -
 - (i) is a member of the Association;
 - (ii) has been a member of the Association for not less 3 years;
 - (iii) has paid the required dues and fees up to the first quarter of 2019;
 - (iv) must have submitted 2019 first quarter prudential reports; and
 - (v) Holds a valid operating licence or has applied for licence renewal.

- (2) A person shall not be a candidate in the 2019 national and zonal elections unless that person is nominated and seconded for election as a national or zonal officer by a nomination form which is
- (a) Signed by that person
 - (b) Delivered to the Election Committee through the Executive Secretary acting as Secretary to the Election Committee on or before the day appointed as nomination day.

SECTION 3. NOMINATION

- (1) The nominee shall attach the following to the nomination form –
- (a) Nominee’s vision for the Association in not more than two pages.
 - (b) Curriculum Vitae, educational and relevant professional certificates
 - (c) Two passport sized pictures
 - (d) National Identification Card
 - (e) Deposit slip showing proof of required payment.
- (2) A person shall not be qualified to submit different nomination forms for different positions.
- (3) For the avoidance of doubt a qualified person shall be nominated for only one office and not for multiple offices
- (4) All nominee(s) shall be vetted and the result of the vetting duly communicated.
- (5) Qualified Candidates or their representatives may be present for a ballot to determine their respective positions on the ballot paper.

SECTION 4. NOMINATION FEE

The respective positions shall attract the following nomination fees

- 1. Board Chairperson – GHS 300
- 2. Vice Chairperson - GHS 200
- 3. Board Member - GHS 200
- 4. Zonal Chairperson - GHS 200
- 5. Women Caucus Rep. – GHS 150
- 6. Other Zonal Executives - GHS 100

SECTION 5. NOTICE OF ELECTION

- (1) The Election Committee shall publish the notice of the national and zonal elections at least 21 days prior to the elections.
- (2) The notice of the elections will include the following:
 - (a) The time and place of holding the election.
 - (b) Hours the polls will be open.
 - (c) Offices for which candidates shall be elected
 - (d) The full names, photographs of the candidates nominated for the elections
- (3) Notice of the Elections shall be published on the Association Website and sent to Members via email, and posted on the Association's WhatsApp platforms.

SECTION 6. ELECTIONS

- (1) The elections shall be by simple majority
- (2) The declaration of the Zonal election shall be done by an election Committee member
- (3) The Result of the Board elections shall be declared a representative of the Electoral Commission.
- (4) The vote shall be by secret ballot and shall be carried by a simple majority vote.
- (5) Where there is a tie, there shall be a subsequent round of voting for those candidates who tied for the particular office.
- (6) Voting shall continue until a winner emerges.

SECTION 7. UNOPPOSED CANDIDATE

Where the time allowed for delivery of nomination forms has ended and on the day before the election only one candidate stands nominated, that candidate shall be declared elected.

SECTION 8. STANDARDS OF CONDUCT

On or before Election Day, election officials should:

1. Be professional, independent, fair, impartial, and equitable to all candidates and voters.
2. Be courteous and respectful to all voters.
3. Not engage in biased discussions or offer advice or literature to voters.
4. Avoid any action that may influence a voter.
5. Not solicit votes for candidates.

SECTION 9. QUALIFICATION FOR VOTING

- (1) A person shall not be qualified to vote unless that person
 - (a) Is a member of the Association.
 - (b) Has satisfied all financial obligations to the Association
 - (c) Has paid at least half of the membership dues for 2019.
 - (d) Has an operating licence or has applied for licence renewal
- (2) A member shall not be qualified to vote unless that member has paid membership dues of at least two quarters.
- (3) All qualified members of the Association shall be entitled to only one vote.
- (4) The Voters' Register shall be made available to members before the elections.

SECTION 10. VOTING BY PROXY

1. On behalf of a qualified member, a person may cast a vote
2. No person shall act as proxy for more than one member
3. All proxy applications must be submitted to the Elections Committee 7 days prior to the elections.
4. The Committee shall accept or reject the proxy 72 hours prior to the elections and shall communicate same to applicant.

SECTION 11 APPEAL

1. The Election Committee shall adjudicate all electoral disputes.
2. An aggrieved or a rejected nominee may appeal to the Committee in writing.
3. A nominee rejected may appeal to the Committee within 24 hours after being notified of the rejection.
4. The appeal will be considered and outcome duly communicated to the nominee.
5. An aggrieved candidate may petition the Committee in writing within 7 days after the publication of the election results.
6. The Election Committee shall consider the petition and communicate the outcome to the aggrieved candidate.
7. Consequential decisions may be made depending on the outcome of the petition.