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## MANDATORY CREDIT ALLOCATION AND GOVERNMENT GUARANTEE IN THE PHILIPPINES

### ABSTRACT

Mandatory credit allocation is a policy intervention to pressure banks to lend to certain sectors that otherwise unfettered finance would not give access to. While some would argue that mandatory credit allocation results in sub-optimal allocation of resources, it has been shown that such intervention results in socially desirable outcome. However, mandatory credit allocation should not be the responsibility of banks only, it must be supported with government guarantees. In the Philippines, there are three sectors in which mandatory credit allocation is given namely the agriculture sector, the micro, small and medium enterprises or MSME sector, and enterprises involved in innovation. In agriculture, the credit allocation is too big and therefore should be reviewed, in MSME too small and therefore should also be reviewed, and in innovation difficult to identify and impractical to implement. In all of these, the banks are left to shoulder the respective mission with practically no government support. Banks either comply or pay the penalty.

**Keywords:** bank lending, credit rationing, financing agriculture, financing micro, small and medium enterprises (msme) finance, financing innovation, Philippines

**JEL Classification:** G210, Q14

### INTRODUCTION

Mandatory credit allocation is a policy intervention to pressure banks to lend to certain sectors that otherwise unfettered finance would not give access to. While some would argue that mandatory credit allocation results in sub-optimal allocation of resources, it has been shown that such intervention results in socially desirable outcome (Mankiw, 1986; Stiglitz and Weiss, 1981). However, mandatory credit allocation should not be the responsibility of banks only, it must be a team effort where the banks lend, and the government provides meaningful guarantees.

In the Philippines, there are three sectors in which mandatory credit allocation is given namely the agriculture sector, the micro, small and medium enterprises or MSME sector, and enterprises involved in innovation. In agriculture, the credit allocation is too big and therefore should be reviewed, in MSME too small and therefore should also be reviewed, and in innovation difficult to identify and impractical to implement. In all of these, the government does not have its skin in the game. The concern is the government putting its skin on the game via meaningful government guarantees is necessary for mandatory credit allocation to work. Note that meaningfulness is emphasized because there are actual government guarantees in the agricultural and the MSME sectors except that the amount that has been guaranteed has been practically non-existent.

The next section, which is the Literature Review, has two sub-sections. The first sub-section, which is Credit Allocation in Practice, lays down the facts about credit allocation as it happens in practice. As a matter of fact, the government puts the burden of allocating credit to certain sectors to the banks only; banks either comply or pay the penalty. The second sub-section, which is Rationale for Credit Allocation, reviews the standard rationale for credit allocation and discusses why it must be accompanied by a meaningful government guarantee. The next two sections discuss the Aims and Objectives of the paper, and the Methods in which the aims and objectives can be reached. The next

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