



Efectos de la Política Monetaria sobre la Economía

Los bancos centrales son las autoridades responsables de proveer de moneda y de instrumentar la política monetaria. Esta última está asociada al conjunto de acciones a través de las cuales la autoridad monetaria determina las condiciones bajo las cuales proporciona el dinero que circula en la economía, con lo cual influye en el comportamiento de la tasa de interés de corto plazo.

La definición de los objetivos que debe perseguir la política monetaria ha sido un tema que ha ocupado a los economistas y a la opinión pública desde que los bancos centrales se consolidaron como las entidades responsables de proveer a las economías de moneda nacional y de instrumentar la política monetaria. Al respecto, y en paralelo con los avances académicos y la experiencia en la materia, el entendimiento sobre la política monetaria ha evolucionado considerablemente en las últimas décadas.

Actualmente, ha quedado claro tanto en círculos académicos como entre las autoridades monetarias alrededor del mundo, que la mejor contribución que la política monetaria puede hacer para fomentar el crecimiento económico sostenido es procurando la estabilidad de precios. Por tanto, en años recientes muchos países, incluyendo a México, han reorientado los objetivos de la política monetaria de forma que el objetivo prioritario del banco central sea el procurar la estabilidad de precios. Este objetivo se ha formalizado, en la mayoría de los casos, con el establecimiento de metas de inflación en niveles bajos.

Al respecto, es importante mencionar que el banco central no tiene un control directo sobre los precios ya que éstos se determinan como resultado de la interacción entre la oferta y demanda de diversos bienes o servicios. Sin embargo, a través de la política monetaria el banco central puede influir sobre el proceso de determinación de precios y así cumplir con su meta de inflación.

Lo anterior sugiere que para la autoridad monetaria es sumamente importante conocer los efectos que sus acciones tienen sobre la economía en general y, particularmente, sobre el proceso de determinación de precios. El estudio de los canales a través de los cuales se presentan dichos efectos se conoce como mecanismo de transmisión de la política monetaria. Este se ilustra, a grandes rasgos, en el Diagrama 1.

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