

Water Indicators

Indicator	Value	Description	Source
Overall Basin Risk (score)	1.63	Overall Basin Risk (score)	
Overall Basin Risk (rank)	192	Overall Basin Risk (rank)	
Physical risk (score)	1.68	Physical risk (score)	
Physical risk (rank)	180	Physical risk (rank)	
Regulatory risk (score)	1.15	Regulatory risk (score)	
Regulatory risk (rank)	189	Regulatory risk (rank)	
Reputation risk (score)	1.95	Reputation risk (score)	
Reputation risk (rank)	191	Reputation risk (rank)	
1. Quantity - Scarcity (score)	1.22	1. Quantity - Scarcity (score)	
1. Quantity - Scarcity (rank)	190	1. Quantity - Scarcity (rank)	
2. Quantity - Flooding (score)	1.27	2. Quantity - Flooding (score)	
2. Quantity - Flooding (rank)	187	2. Quantity - Flooding (rank)	
3. Quality (score)	2.27	3. Quality (score)	
3. Quality (rank)	138	3. Quality (rank)	
4. Ecosystem Service Status (score)	3.18	4. Ecosystem Service Status (score)	
4. Ecosystem Service Status (rank)	37	4. Ecosystem Service Status (rank)	
5. Enabling Environment (Policy & Laws) (score)	1.00	5. Enabling Environment (Policy & Laws) (score)	
5. Enabling Environment (Policy & Laws) (rank)	195	5. Enabling Environment (Policy & Laws) (rank)	
6. Institutions and Governance (score)	1.25	6. Institutions and Governance (score)	
6. Institutions and Governance (rank)	187	6. Institutions and Governance (rank)	
7. Management Instruments (score)	1.26	7. Management Instruments (score)	
7. Management Instruments (rank)	184	7. Management Instruments (rank)	
8 - Infrastructure & Finance (score)	1.10	8 - Infrastructure & Finance (score)	
8 - Infrastructure & Finance (rank)	175	8 - Infrastructure & Finance (rank)	
9. Cultural Diversity (score)	1.00	9. Cultural importance (score)	
9. Cultural Diversity (rank)	193	9. Cultural importance (rank)	
10. Biodiversity Importance (score)	2.47	10. Biodiversity importance (score)	

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Indicator	Value	Description	Source
10. Biodiversity Importance (rank)	172	10. Biodiversity importance (rank)	
11. Media Scrutiny (score)	2.10	11. Media Scrutiny (score)	
11. Media Scrutiny (rank)	183	11. Media Scrutiny (rank)	
12. Conflict (score)	2.04	12. Conflict (score)	
12. Conflict (rank)	143	12. Conflict (rank)	
1.0 - Aridity (score)	1.00	The aridity risk indicator is based on the Global Aridity Index (Global-Aridity) and Global Potential Evapo-Transpiration (Global-PET) Geospatial data sets by Trabucco and Zomer (2009). These data sets provide information about the potential availability of water in regions with low water demand, thus they are used in the Water Risk Filter 5.0 to better account for deserts and other arid areas in the risk assessment.	Trabucco, A., & Zomer, R. J. (2009). Global potential evapo-transpiration (Global-PET) and global aridity index (Global-Aridity) geodatabase. CGIAR consortium for spatial information.
1.0 - Aridity (rank)	192	The aridity risk indicator is based on the Global Aridity Index (Global-Aridity) and Global Potential Evapo-Transpiration (Global-PET) Geospatial data sets by Trabucco and Zomer (2009). These data sets provide information about the potential availability of water in regions with low water demand, thus they are used in the Water Risk Filter 5.0 to better account for deserts and other arid areas in the risk assessment.	Trabucco, A., & Zomer, R. J. (2009). Global potential evapo-transpiration (Global-PET) and global aridity index (Global-Aridity) geodatabase. CGIAR consortium for spatial information.
1.1 - Water Depletion (score)	1.07	The water depletion risk indicator is based on annual average monthly net water depletion from Brauman et al. (2016). Their analysis is based on model outputs from the newest version of the integrated water resources model WaterGAP3 which measures water depletion as the ratio of water consumption-to-availability.	Brauman, K. A., Richter, B. D., Postel, S., Malsy, M., & Flörke, M. (2016). Water depletion: An improved metric for incorporating seasonal and dry-year water scarcity into water risk assessments. <i>Elem Sci Anth</i> , 4.
1.1 - Water Depletion (rank)	142	The water depletion risk indicator is based on annual average monthly net water depletion from Brauman et al. (2016). Their analysis is based on model outputs from the newest version of the integrated water resources model WaterGAP3 which measures water depletion as the ratio of water consumption-to-availability.	Brauman, K. A., Richter, B. D., Postel, S., Malsy, M., & Flörke, M. (2016). Water depletion: An improved metric for incorporating seasonal and dry-year water scarcity into water risk assessments. <i>Elem Sci Anth</i> , 4.
1.2 - Baseline Water Stress (score)	1.23	World Resources Institute's Baseline Water Stress measures the ratio of total annual water withdrawals to total available annual renewable supply, accounting for upstream consumptive use. A higher percentage indicates more competition among users.	Hofste, R., Kuzma, S., Walker, S., ... & Sutanudjaja, E.H. (2019). <i>Aqueduct 3.0: Updated decision relevant global water risk indicators</i> . Technical note. Washington, DC: World Resources Institute.

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Indicator	Value	Description	Source
1.2 - Baseline Water Stress (rank)	132	World Resources Institute's Baseline Water Stress measures the ratio of total annual water withdrawals to total available annual renewable supply, accounting for upstream consumptive use. A higher percentage indicates more competition among users.	Hofste, R., Kuzma, S., Walker, S., ... & Sutanudjaja, E.H. (2019). Aqueduct 3.0: Updated decision relevant global water risk indicators. Technical note. Washington, DC: World Resources Institute.
1.3 - Blue Water Scarcity (score)	1.00	The blue water scarcity risk indicator is based on Mekonnen and Hoekstra (2016) global assessment of blue water scarcity on a monthly basis and at high spatial resolution (grid cells of 30 × 30 arc min resolution). Blue water scarcity is calculated as the ratio of the blue water footprint in a grid cell to the total blue water availability in the cell. The time period analyzed in this study ranges from 1996 to 2005.	Mekonnen, M. M., & Hoekstra, A. Y. (2016). Four billion people facing severe water scarcity. <i>Science advances</i> , 2(2), e1500323.
1.3 - Blue Water Scarcity (rank)	194	The blue water scarcity risk indicator is based on Mekonnen and Hoekstra (2016) global assessment of blue water scarcity on a monthly basis and at high spatial resolution (grid cells of 30 × 30 arc min resolution). Blue water scarcity is calculated as the ratio of the blue water footprint in a grid cell to the total blue water availability in the cell. The time period analyzed in this study ranges from 1996 to 2005.	Mekonnen, M. M., & Hoekstra, A. Y. (2016). Four billion people facing severe water scarcity. <i>Science advances</i> , 2(2), e1500323.
1.4 - Projected Change in Water Discharge (by ~2050) (score)	1.09	This risk indicator is based on multi-model simulation that applies both global climate and hydrological models from the Inter-Sectoral Impact Model Intercomparison Project (ISIMIP). To estimate the change at 2°C of global warming above 1980-2010 levels, simulated annual water discharge was averaged over a 31-year period with 2°C mean warming. Results are expressed in terms of relative change (%) in probability between present day (1980-2010) conditions and 2°C scenarios by 2050.	Schewe, J., Heinke, J., Gerten, D., Haddeland, I., Arnell, N. W., Clark, D. B., ... & Gosling, S. N. (2014). Multimodel assessment of water scarcity under climate change. <i>Proceedings of the National Academy of Sciences</i> , 111(9), 3245-3250.
1.4 - Projected Change in Water Discharge (by ~2050) (rank)	155	This risk indicator is based on multi-model simulation that applies both global climate and hydrological models from the Inter-Sectoral Impact Model Intercomparison Project (ISIMIP). To estimate the change at 2°C of global warming above 1980-2010 levels, simulated annual water discharge was averaged over a 31-year period with 2°C mean warming. Results are expressed in terms of relative change (%) in probability between present day (1980-2010) conditions and 2°C scenarios by 2050.	Schewe, J., Heinke, J., Gerten, D., Haddeland, I., Arnell, N. W., Clark, D. B., ... & Gosling, S. N. (2014). Multimodel assessment of water scarcity under climate change. <i>Proceedings of the National Academy of Sciences</i> , 111(9), 3245-3250.

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Indicator	Value	Description	Source
1.5 - Drought Frequency Probability (score)	1.54	This risk indicator is based on the Standardized Precipitation and Evaporation Index (SPEI). Vicente-Serrano et al. (2010) developed this multi-scalar drought index applying both precipitation and temperature data to detect, monitor and analyze different drought types and impacts in the context of global warming. The mathematical calculations used for SPEI are similar to the Standard Precipitation Index (SPI), but it has the advantage to include the role of evapotranspiration.	Vicente-Serrano, S. M., Beguería, S., & López-Moreno, J. I. (2010). A multiscale drought index sensitive to global warming: the standardized precipitation evapotranspiration index. <i>Journal of climate</i> , 23(7), 1696-1718.
1.5 - Drought Frequency Probability (rank)	170	This risk indicator is based on the Standardized Precipitation and Evaporation Index (SPEI). Vicente-Serrano et al. (2010) developed this multi-scalar drought index applying both precipitation and temperature data to detect, monitor and analyze different drought types and impacts in the context of global warming. The mathematical calculations used for SPEI are similar to the Standard Precipitation Index (SPI), but it has the advantage to include the role of evapotranspiration.	Vicente-Serrano, S. M., Beguería, S., & López-Moreno, J. I. (2010). A multiscale drought index sensitive to global warming: the standardized precipitation evapotranspiration index. <i>Journal of climate</i> , 23(7), 1696-1718.
1.6 - Projected Change in Drought Occurrence (by ~2050) (score)	1.98	This risk indicator is based on multi-model simulation that applies both global climate and drought models from the Inter-Sectoral Impact Model Intercomparison Project (ISIMIP). A drought threshold for pre-industrial conditions was calculated based on time-series averages. Results are expressed in terms of relative change (%) in probability between pre-industrial and 2°C scenarios.	Frieler, K., Lange, S., Piontek, F., Reyer, C. P., Schewe, J., Warszawski, L., ... & Geiger, T. (2017). Assessing the impacts of 1.5 C global warming-simulation protocol of the Inter-Sectoral Impact Model Intercomparison Project (ISIMIP2b). Geoscientific Model Development.
1.6 - Projected Change in Drought Occurrence (by ~2050) (rank)	191	This risk indicator is based on multi-model simulation that applies both global climate and drought models from the Inter-Sectoral Impact Model Intercomparison Project (ISIMIP). A drought threshold for pre-industrial conditions was calculated based on time-series averages. Results are expressed in terms of relative change (%) in probability between pre-industrial and 2°C scenarios.	Frieler, K., Lange, S., Piontek, F., Reyer, C. P., Schewe, J., Warszawski, L., ... & Geiger, T. (2017). Assessing the impacts of 1.5 C global warming-simulation protocol of the Inter-Sectoral Impact Model Intercomparison Project (ISIMIP2b). Geoscientific Model Development.
2.1 - Estimated Flood Occurrence (score)	1.19	This risk indicator is based on the recurrence of floods within the 34-year time frame period of 1985 to 2019. The occurrence of floods within a given location was estimated using data from Flood Observatory, University of Colorado. The Flood Observatory use data derived from a wide variety of news, governmental, instrumental, and remote sensing source.	Brakenridge, G. R. (2019). Global active archive of large flood events. Dartmouth Flood Observatory, University of Colorado.
2.1 - Estimated Flood Occurrence (rank)	187	This risk indicator is based on the recurrence of floods within the 34-year time frame period of 1985 to 2019. The occurrence of floods within a given location was estimated using data from Flood Observatory, University of Colorado. The Flood Observatory use data derived from a wide variety of news, governmental, instrumental, and remote sensing source.	Brakenridge, G. R. (2019). Global active archive of large flood events. Dartmouth Flood Observatory, University of Colorado.

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2.2 - Projected Change in Flood Occurrence (by ~2050) (score)	2.71	This risk indicator is based on multi-model simulation that applies both global climate and drought models from the Inter-Sectoral Impact Model Intercomparison Project (ISIMIP). The magnitude of the flood event was defined based on 100-year return period for pre-industrial conditions. Results are expressed in terms of change (%) in probability between pre-industrial and 2°C scenarios.	Frieler, K., Lange, S., Piontek, F., Reyer, C. P., Schewe, J., Warszawski, L., ... & Geiger, T. (2017). Assessing the impacts of 1.5 C global warming-simulation protocol of the Inter-Sectoral Impact Model Intercomparison Project (ISIMIP2b). Geoscientific Model Development.
2.2 - Projected Change in Flood Occurrence (by ~2050) (rank)	63	This risk indicator is based on multi-model simulation that applies both global climate and drought models from the Inter-Sectoral Impact Model Intercomparison Project (ISIMIP). The magnitude of the flood event was defined based on 100-year return period for pre-industrial conditions. Results are expressed in terms of change (%) in probability between pre-industrial and 2°C scenarios.	Frieler, K., Lange, S., Piontek, F., Reyer, C. P., Schewe, J., Warszawski, L., ... & Geiger, T. (2017). Assessing the impacts of 1.5 C global warming-simulation protocol of the Inter-Sectoral Impact Model Intercomparison Project (ISIMIP2b). Geoscientific Model Development.
3.1 - Surface Water Contamination Index (score)	2.27	<p>The underlying data for this risk indicator is based on a broad suite of pollutants with well-documented direct or indirect negative effects on water security for both humans and freshwater biodiversity, compiled by Vörösmarty et al. (2010). The negative effects are specific to individual pollutants, ranging from impacts mediated by eutrophication such as algal blooms and oxygen depletion (e.g., caused by phosphorus and organic loading) to direct toxic effects (e.g., caused by pesticides, mercury).</p> <p>The overall Surface Water Contamination Index is calculated based on a range of key pollutants with different weightings according to the level of their negative effects on water security for both humans and freshwater biodiversity: soil salinization (8%), nitrogen (12%) and phosphorus (P, 13%) loading, mercury deposition (5%), pesticide loading (10%), sediment loading (17%), organic loading (as Biological Oxygen Demand, BOD; 15%), potential acidification (9%), and thermal alteration (11%).</p>	Vörösmarty, C. J., McIntyre, P. B., Gessner, M. O., Dudgeon, D., Prusevich, A., Green, P., ... & Davies, P. M. (2010). Global threats to human water security and river biodiversity. <i>Nature</i> , 467(7315), 555.

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Indicator	Value	Description	Source
3.1 - Surface Water Contamination Index (rank)	138	<p>The underlying data for this risk indicator is based on a broad suite of pollutants with well-documented direct or indirect negative effects on water security for both humans and freshwater biodiversity, compiled by Vörösmarty et al. (2010). The negative effects are specific to individual pollutants, ranging from impacts mediated by eutrophication such as algal blooms and oxygen depletion (e.g., caused by phosphorus and organic loading) to direct toxic effects (e.g., caused by pesticides, mercury).</p> <p>The overall Surface Water Contamination Index is calculated based on a range of key pollutants with different weightings according to the level of their negative effects on water security for both humans and freshwater biodiversity: soil salinization (8%), nitrogen (12%) and phosphorus (P, 13%) loading, mercury deposition (5%), pesticide loading (10%), sediment loading (17%), organic loading (as Biological Oxygen Demand, BOD; 15%), potential acidification (9%), and thermal alteration (11%).</p>	Vörösmarty, C. J., McIntyre, P. B., Gessner, M. O., Dudgeon, D., Prusevich, A., Green, P., ... & Davies, P. M. (2010). Global threats to human water security and river biodiversity. <i>Nature</i> , 467(7315), 555.
4.1 - Fragmentation Status of Rivers (score)	2.91	<p>This risk indicator is based on the data set by Grill et al. (2019) mapping the world's free-flowing rivers. Grill et al. (2019) compiled a geometric network of the global river system and associated attributes, such as hydro-geometric properties, as well as pressure indicators to calculate an integrated connectivity status index (CSI). While only rivers with high levels of connectivity in their entire length are classified as free-flowing, rivers of CSI < 95% are considered as fragmented at a certain degree.</p>	Grill, G., Lehner, B., Thieme, M., Geenen, B., Tickner, D., Antonelli, F., ... & Macedo, H. E. (2019). Mapping the world's free-flowing rivers. <i>Nature</i> , 569(7755), 215.
4.1 - Fragmentation Status of Rivers (rank)	80	<p>This risk indicator is based on the data set by Grill et al. (2019) mapping the world's free-flowing rivers. Grill et al. (2019) compiled a geometric network of the global river system and associated attributes, such as hydro-geometric properties, as well as pressure indicators to calculate an integrated connectivity status index (CSI). While only rivers with high levels of connectivity in their entire length are classified as free-flowing, rivers of CSI < 95% are considered as fragmented at a certain degree.</p>	Grill, G., Lehner, B., Thieme, M., Geenen, B., Tickner, D., Antonelli, F., ... & Macedo, H. E. (2019). Mapping the world's free-flowing rivers. <i>Nature</i> , 569(7755), 215.
4.2 - Catchment Ecosystem Services Degradation Level (tree cover loss) (score)	4.23	<p>For this risk indicator, tree cover loss was applied as a proxy to represent catchment ecosystem services degradation since forests play an important role in terms of water regulation, supply and pollution control.</p> <p>The forest cover data is based on Hansen et al.'s global Landsat data at a 30-meter spatial resolution to characterize forest cover and change. The authors defined trees as vegetation taller than 5 meters in height, and forest cover loss as a stand-replacement disturbance, or a change from a forest to non-forest state, during the period 2000 - 2018.</p>	Hansen, M. C., Potapov, P. V., Moore, R., Hancher, M., Turubanova, S. A. A., Tyukavina, A., ... & Kommareddy, A. (2013). High-resolution global maps of 21st-century forest cover change. <i>science</i> , 342(6160), 850-853.

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Indicator	Value	Description	Source
4.2 - Catchment Ecosystem Services Degradation Level (tree cover loss) (rank)	11	<p>For this risk indicator, tree cover loss was applied as a proxy to represent catchment ecosystem services degradation since forests play an important role in terms of water regulation, supply and pollution control.</p> <p>The forest cover data is based on Hansen et al.'s global Landsat data at a 30-meter spatial resolution to characterize forest cover and change. The authors defined trees as vegetation taller than 5 meters in height, and forest cover loss as a stand-replacement disturbance, or a change from a forest to non-forest state, during the period 2000 – 2018.</p>	Hansen, M. C., Potapov, P. V., Moore, R., Hancher, M., Turubanova, S. A. A., Tyukavina, A., ... & Kommareddy, A. (2013). High-resolution global maps of 21st-century forest cover change. <i>science</i> , 342(6160), 850-853.
4.3 - Projected Impacts on Freshwater Biodiversity (score)	1.75	The study by Tedesco et al. (2013) to project changes [% increase or decrease] in extinction rate by ~2090 of freshwater fish due to water availability loss from climate change is used as a proxy to estimate the projected impacts on freshwater biodiversity.	Tedesco, P. A., Oberdorff, T., Cornu, J. F., Beauchard, O., Brosse, S., Dürr, H. H., ... & Hugueny, B. (2013). A scenario for impacts of water availability loss due to climate change on riverine fish extinction rates. <i>Journal of Applied Ecology</i> , 50(5), 1105-1115.
4.3 - Projected Impacts on Freshwater Biodiversity (rank)	163	The study by Tedesco et al. (2013) to project changes [% increase or decrease] in extinction rate by ~2090 of freshwater fish due to water availability loss from climate change is used as a proxy to estimate the projected impacts on freshwater biodiversity.	Tedesco, P. A., Oberdorff, T., Cornu, J. F., Beauchard, O., Brosse, S., Dürr, H. H., ... & Hugueny, B. (2013). A scenario for impacts of water availability loss due to climate change on riverine fish extinction rates. <i>Journal of Applied Ecology</i> , 50(5), 1105-1115.
5.1 - Freshwater Policy Status (SDG 6.5.1) (score)	1.00	This risk indicator is based on SDG 6.5.1. Degree of IWRM Implementation "National Water Resources Policy" indicator, which corresponds to one of the three national level indicators under the Enabling Environment category.	UN Environment (2018). Progress on integrated water resources management. Global baseline for SDG 6 Indicator 6.5.1: degree of IWRM implementation.
5.1 - Freshwater Policy Status (SDG 6.5.1) (rank)	194	This risk indicator is based on SDG 6.5.1. Degree of IWRM Implementation "National Water Resources Policy" indicator, which corresponds to one of the three national level indicators under the Enabling Environment category.	UN Environment (2018). Progress on integrated water resources management. Global baseline for SDG 6 Indicator 6.5.1: degree of IWRM implementation.
5.2 - Freshwater Law Status (SDG 6.5.1) (score)	1.00	<p>This risk indicator is based on SDG 6.5.1. Degree of IWRM Implementation "National Water Resources Law(s)" indicator, which corresponds to one of the three national level indicators under the Enabling Environment category.</p> <p>For SDG 6.5.1, enabling environment depicts the conditions that help to support the implementation of IWRM, which includes legal and strategic planning tools for IWRM.</p>	UN Environment (2018). Progress on integrated water resources management. Global baseline for SDG 6 Indicator 6.5.1: degree of IWRM implementation.

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Indicator	Value	Description	Source
5.2 - Freshwater Law Status (SDG 6.5.1) (rank)	193	<p>This risk indicator is based on SDG 6.5.1. Degree of IWRM Implementation “National Water Resources Law(s)” indicator, which corresponds to one of the three national level indicators under the Enabling Environment category.</p> <p>For SDG 6.5.1, enabling environment depicts the conditions that help to support the implementation of IWRM, which includes legal and strategic planning tools for IWRM.</p>	UN Environment (2018). Progress on integrated water resources management. Global baseline for SDG 6 Indicator 6.5.1: degree of IWRM implementation.
5.3 - Implementation Status of Water Management Plans (SDG 6.5.1) (score)	1.00	<p>This risk indicator is based on SDG 6.5.1. Degree of IWRM Implementation “National IWRM plans” indicator, which corresponds to one of the three national level indicators under the Enabling Environment category.</p> <p>For SDG 6.5.1, enabling environment depicts the conditions that help to support the implementation of IWRM, which includes legal and strategic planning tools for IWRM.</p>	UN Environment (2018). Progress on integrated water resources management. Global baseline for SDG 6 Indicator 6.5.1: degree of IWRM implementation.
5.3 - Implementation Status of Water Management Plans (SDG 6.5.1) (rank)	195	<p>This risk indicator is based on SDG 6.5.1. Degree of IWRM Implementation “National IWRM plans” indicator, which corresponds to one of the three national level indicators under the Enabling Environment category.</p> <p>For SDG 6.5.1, enabling environment depicts the conditions that help to support the implementation of IWRM, which includes legal and strategic planning tools for IWRM.</p>	UN Environment (2018). Progress on integrated water resources management. Global baseline for SDG 6 Indicator 6.5.1: degree of IWRM implementation.
6.1 - Corruption Perceptions Index (score)	1.00	<p>This risk Indicator is based on the latest Transparency International's data: the Corruption Perceptions Index 2018. This index aggregates data from a number of different sources that provide perceptions of business people and country experts on the level of corruption in the public sector.</p>	Transparency International (2019). Corruption Perceptions Index 2018. Berlin: Transparency International.
6.1 - Corruption Perceptions Index (rank)	193	<p>This risk Indicator is based on the latest Transparency International's data: the Corruption Perceptions Index 2018. This index aggregates data from a number of different sources that provide perceptions of business people and country experts on the level of corruption in the public sector.</p>	Transparency International (2019). Corruption Perceptions Index 2018. Berlin: Transparency International.
6.2 - Freedom in the World Index (score)	1.00	<p>This risk indicator is based on Freedom House (2019), an annual global report on political rights and civil liberties, composed of numerical ratings and descriptive texts for each country and a select group of territories. The 2019 edition involved more than 100 analysts and more than 30 advisers with global, regional, and issue-based expertise to covers developments in 195 countries and 14 territories from January 1, 2018, through December 31, 2018.</p>	Freedom House (2019). Freedom in the world 2019. Washington, DC: Freedom House.

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Indicator	Value	Description	Source
6.2 - Freedom in the World Index (rank)	192	This risk indicator is based on Freedom House (2019), an annual global report on political rights and civil liberties, composed of numerical ratings and descriptive texts for each country and a select group of territories. The 2019 edition involved more than 100 analysts and more than 30 advisers with global, regional, and issue-based expertise to covers developments in 195 countries and 14 territories from January 1, 2018, through December 31, 2018.	Freedom House (2019). Freedom in the world 2019. Washington, DC: Freedom House.
6.3 - Business Participation in Water Management (SDG 6.5.1) (score)	2.00	This risk indicator is based on SDG 6.5.1. Degree of IWRM Implementation "Business Participation in Water Resources Development, Management and Use" indicator, which corresponds to one of the six national level indicators under the Institutions and Participation category.	UN Environment (2018). Progress on integrated water resources management. Global baseline for SDG 6 Indicator 6.5.1: degree of IWRM implementation.
6.3 - Business Participation in Water Management (SDG 6.5.1) (rank)	138	This risk indicator is based on SDG 6.5.1. Degree of IWRM Implementation "Business Participation in Water Resources Development, Management and Use" indicator, which corresponds to one of the six national level indicators under the Institutions and Participation category.	UN Environment (2018). Progress on integrated water resources management. Global baseline for SDG 6 Indicator 6.5.1: degree of IWRM implementation.
7.1 - Management Instruments for Water Management (SDG 6.5.1) (score)	1.00	This risk indicator is based on SDG 6.5.1. Degree of IWRM Implementation "Sustainable and efficient water use management" indicator, which corresponds to one of the five national level indicators under the Management Instruments category. For SDG 6.5.1, management instruments refer to the tools and activities that enable decision-makers and users to make rational and informed choices between alternative actions.	UN Environment (2018). Progress on integrated water resources management. Global baseline for SDG 6 Indicator 6.5.1: degree of IWRM implementation.
7.1 - Management Instruments for Water Management (SDG 6.5.1) (rank)	193	This risk indicator is based on SDG 6.5.1. Degree of IWRM Implementation "Sustainable and efficient water use management" indicator, which corresponds to one of the five national level indicators under the Management Instruments category. For SDG 6.5.1, management instruments refer to the tools and activities that enable decision-makers and users to make rational and informed choices between alternative actions.	UN Environment (2018). Progress on integrated water resources management. Global baseline for SDG 6 Indicator 6.5.1: degree of IWRM implementation.

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Indicator	Value	Description	Source
7.2 - Groundwater Monitoring Data Availability and Management (score)	1.00	This risk indicator is based on the data set by UN IGRAC (2019) to determine the level of availability of groundwater monitoring data at country level as groundwater management decisions rely strongly on data availability. The level of groundwater monitoring data availability for groundwater management is determined according to a combination of three criteria developed by WWF and IGRAC: 1) Status of country groundwater monitoring programme, 2) groundwater data availability for NGOs and 3) Public access to processed groundwater monitoring data.	UN IGRAC (2019). Global Groundwater Monitoring Network GGMM Portal. UN International Groundwater Resources Assessment Centre (IGRAC).
7.2 - Groundwater Monitoring Data Availability and Management (rank)	192	This risk indicator is based on the data set by UN IGRAC (2019) to determine the level of availability of groundwater monitoring data at country level as groundwater management decisions rely strongly on data availability. The level of groundwater monitoring data availability for groundwater management is determined according to a combination of three criteria developed by WWF and IGRAC: 1) Status of country groundwater monitoring programme, 2) groundwater data availability for NGOs and 3) Public access to processed groundwater monitoring data.	UN IGRAC (2019). Global Groundwater Monitoring Network GGMM Portal. UN International Groundwater Resources Assessment Centre (IGRAC).
7.3 - Density of Runoff Monitoring Stations (score)	2.76	The density of monitoring stations for water quantity was applied as proxy to develop this risk indicator. The Global Runoff Data Base was used to estimate the number of monitoring stations per 1000km ² of the main river system (data base access date: May 2018).	BfG (2019). Global Runoff Data Base. German Federal Institute of Hydrology (BfG).
7.3 - Density of Runoff Monitoring Stations (rank)	131	The density of monitoring stations for water quantity was applied as proxy to develop this risk indicator. The Global Runoff Data Base was used to estimate the number of monitoring stations per 1000km ² of the main river system (data base access date: May 2018).	BfG (2019). Global Runoff Data Base. German Federal Institute of Hydrology (BfG).
8.1 - Access to Safe Drinking Water (score)	1.00	This risk indicator is based on the Joint Monitoring Programme for Water Supply, Sanitation and Hygiene (UNICEF/WHO) 2019 data. It provides estimates on the use of water, sanitation and hygiene by country for the period 2000-2017.	WHO & UNICEF (2019). Estimates on the use of water, sanitation and hygiene by country (2000-2017). Joint Monitoring Programme for Water Supply, Sanitation and Hygiene.
8.1 - Access to Safe Drinking Water (rank)	192	This risk indicator is based on the Joint Monitoring Programme for Water Supply, Sanitation and Hygiene (UNICEF/WHO) 2019 data. It provides estimates on the use of water, sanitation and hygiene by country for the period 2000-2017.	WHO & UNICEF (2019). Estimates on the use of water, sanitation and hygiene by country (2000-2017). Joint Monitoring Programme for Water Supply, Sanitation and Hygiene.
8.2 - Access to Sanitation (score)	1.00	This risk indicator is based on the Joint Monitoring Programme for Water Supply, Sanitation and Hygiene (UNICEF/WHO) 2019 data. It provides estimates on the use of water, sanitation and hygiene by country for the period 2000-2017.	WHO & UNICEF (2019). Estimates on the use of water, sanitation and hygiene by country (2000-2017). Joint Monitoring Programme for Water Supply, Sanitation and Hygiene.

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Indicator	Value	Description	Source
8.2 - Access to Sanitation (rank)	192	This risk indicator is based on the Joint Monitoring Programme for Water Supply, Sanitation and Hygiene (UNICEF/WHO) 2019 data. It provides estimates on the use of water, sanitation and hygiene by country for the period 2000-2017.	WHO & UNICEF (2019). Estimates on the use of water, sanitation and hygiene by country (2000-2017). Joint Monitoring Programme for Water Supply, Sanitation and Hygiene.
8.3 - Financing for Water Resource Development and Management (SDG 6.5.1) (score)	2.00	This risk indicator is based on the average 'Financing' score of UN SDG 6.5.1. Degree of IWRM Implementation database. UN SDG 6.5.1 database contains a category on financing which assesses different aspects related to budgeting and financing made available and used for water resources development and management from various sources.	UN Environment (2018). Progress on integrated water resources management. Global baseline for SDG 6 Indicator 6.5.1: degree of IWRM implementation.
8.3 - Financing for Water Resource Development and Management (SDG 6.5.1) (rank)	170	This risk indicator is based on the average 'Financing' score of UN SDG 6.5.1. Degree of IWRM Implementation database. UN SDG 6.5.1 database contains a category on financing which assesses different aspects related to budgeting and financing made available and used for water resources development and management from various sources.	UN Environment (2018). Progress on integrated water resources management. Global baseline for SDG 6 Indicator 6.5.1: degree of IWRM implementation.
9.1 - Cultural Diversity (score)	1.00	Water is a social and cultural good. The cultural diversity risk indicator was included in order to acknowledge that businesses face reputational risk due to the importance of freshwater for indigenous and traditional people in their daily life, religion and culture. This risk indicator is based on Oviedo and Larsen (2000) data set, which mapped the world's ethnolinguistic groups onto the WWF map of the world's ecoregions. This cross-mapping showed for the very first time the significant overlap that exists between the global geographic distribution of biodiversity and that of linguistic diversity.	Oviedo, G., Maffi, L., & Larsen, P. B. (2000). Indigenous and traditional peoples of the world and ecoregion conservation: An integrated approach to conserving the world's biological and cultural diversity. Gland: WWF (World Wide Fund for Nature) International.
9.1 - Cultural Diversity (rank)	193	Water is a social and cultural good. The cultural diversity risk indicator was included in order to acknowledge that businesses face reputational risk due to the importance of freshwater for indigenous and traditional people in their daily life, religion and culture. This risk indicator is based on Oviedo and Larsen (2000) data set, which mapped the world's ethnolinguistic groups onto the WWF map of the world's ecoregions. This cross-mapping showed for the very first time the significant overlap that exists between the global geographic distribution of biodiversity and that of linguistic diversity.	Oviedo, G., Maffi, L., & Larsen, P. B. (2000). Indigenous and traditional peoples of the world and ecoregion conservation: An integrated approach to conserving the world's biological and cultural diversity. Gland: WWF (World Wide Fund for Nature) International.
10.1 - Freshwater Endemism (score)	1.98	The underlying data set for this risk indicator comes from the Freshwater Ecoregions of the World (FEOW) 2015 data developed by WWF and TNC. Companies operating in basins with higher number of endemic fish species are exposed to higher reputational risks.	WWF & TNC (2015). Freshwater Ecoregions of the World.

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Indicator	Value	Description	Source
10.1 - Freshwater Endemism (rank)	178	The underlying data set for this risk indicator comes from the Freshwater Ecoregions of the World (FEOW) 2015 data developed by WWF and TNC. Companies operating in basins with higher number of endemic fish species are exposed to higher reputational risks.	WWF & TNC (2015). Freshwater Ecoregions of the World.
10.2 - Freshwater Biodiversity Richness (score)	2.97	The underlying data set for this risk indicator comes from the Freshwater Ecoregions of the World (FEOW) 2015 data developed by WWF and TNC. Count of fish species is used as a representation of freshwater biodiversity richness. Companies operating in basins with higher number of fish species are exposed to higher reputational risks.	WWF & TNC (2015). Freshwater Ecoregions of the World.
10.2 - Freshwater Biodiversity Richness (rank)	118	The underlying data set for this risk indicator comes from the Freshwater Ecoregions of the World (FEOW) 2015 data developed by WWF and TNC. Count of fish species is used as a representation of freshwater biodiversity richness. Companies operating in basins with higher number of fish species are exposed to higher reputational risks.	WWF & TNC (2015). Freshwater Ecoregions of the World.
11.1 - National Media Coverage (score)	3.00	This risk indicator is based on joint qualitative research by WWF and Tecnomia (Typsa Group). It indicates how aware local residents typically are of water-related issues due to national media coverage. The status of the river basin (e.g., scarcity and pollution) is taken into account, as well as the importance of water for livelihoods (e.g., food and shelter).	WWF & Tecnomia (TYPESA Group)
11.1 - National Media Coverage (rank)	183	This risk indicator is based on joint qualitative research by WWF and Tecnomia (Typsa Group). It indicates how aware local residents typically are of water-related issues due to national media coverage. The status of the river basin (e.g., scarcity and pollution) is taken into account, as well as the importance of water for livelihoods (e.g., food and shelter).	WWF & Tecnomia (TYPESA Group)
11.2 - Global Media Coverage (score)	1.00	This risk indicator is based on joint qualitative research by WWF and Tecnomia (Typsa Group). It indicates how aware people are of water-related issues due to global media coverage. Familiarity to and media coverage of the region and regional water-related disasters are taken into account.	WWF & Tecnomia (TYPESA Group)
11.2 - Global Media Coverage (rank)	192	This risk indicator is based on joint qualitative research by WWF and Tecnomia (Typsa Group). It indicates how aware people are of water-related issues due to global media coverage. Familiarity to and media coverage of the region and regional water-related disasters are taken into account.	WWF & Tecnomia (TYPESA Group)

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Indicator	Value	Description	Source
12.1 - Conflict News Events (RepRisk) (score)	3.00	This risk indicator is based on 2018 data collected by RepRisk on counts and registers of documented negative incidents, criticism and controversies that can affect a company's reputational risk. These negative news events are labelled per country and industry class.	RepRisk & WWF (2019). Due diligence database on ESG and business conduct risks. RepRisk.
12.1 - Conflict News Events (RepRisk) (rank)	112	This risk indicator is based on 2018 data collected by RepRisk on counts and registers of documented negative incidents, criticism and controversies that can affect a company's reputational risk. These negative news events are labelled per country and industry class.	RepRisk & WWF (2019). Due diligence database on ESG and business conduct risks. RepRisk.
12.2 - Hydro-political Risk (score)	1.07	This risk indicator is based on the assessment of hydro-political risk by Farinosi et al. (2018). More specifically, it is based on the results of spatial modelling by Farinosi et al. (2018) that determined the main parameters affecting water cross-border conflicts and calculated the likelihood of hydro-political issues.	Farinosi, F., Giupponi, C., Reynaud, A., Ceccherini, G., Carmona-Moreno, C., De Roo, A., ... & Bidoglio, G. (2018). An innovative approach to the assessment of hydro-political risk: A spatially explicit, data driven indicator of hydro-political issues. <i>Global environmental change</i> , 52, 286-313.
12.2 - Hydro-political Risk (rank)	191	This risk indicator is based on the assessment of hydro-political risk by Farinosi et al. (2018). More specifically, it is based on the results of spatial modelling by Farinosi et al. (2018) that determined the main parameters affecting water cross-border conflicts and calculated the likelihood of hydro-political issues.	Farinosi, F., Giupponi, C., Reynaud, A., Ceccherini, G., Carmona-Moreno, C., De Roo, A., ... & Bidoglio, G. (2018). An innovative approach to the assessment of hydro-political risk: A spatially explicit, data driven indicator of hydro-political issues. <i>Global environmental change</i> , 52, 286-313.
Population, total (#)	5495096	Population, total	The World Bank 2018, Data , homepage accessed 20/04/2018
GDP (current US\$)	238502900312	GDP (current US\$)	The World Bank 2018, Data , homepage accessed 20/04/2018
EPI 2018 score (0-100)	78.64	Environmental Performance Index	
WGI -Voice and Accountability (0-100)	80.95	Water Governance Indicator	Kaufmann, Daniel and Kraay, Aart and Mastruzzi, Massimo, <i>The Worldwide Governance Indicators: Methodology and Analytical Issues</i> (September 2010). World Bank Policy Research Working Paper No. 5430. Available at SSRN: https://ssrn.com/abstract=1682132

Country Overview - Finland

Indicator	Value	Description	Source
WGI -Political stability no violence (0-100)	99.01	Water Governance Indicator	Kaufmann, Daniel and Kraay, Aart and Mastruzzi, Massimo, The Worldwide Governance Indicators: Methodology and Analytical Issues (September 2010). World Bank Policy Research Working Paper No. 5430. Available at SSRN: https://ssrn.com/abstract=1682132
WGI - Government Effectiveness (0-100)	96.63	Water Governance Indicator	Kaufmann, Daniel and Kraay, Aart and Mastruzzi, Massimo, The Worldwide Governance Indicators: Methodology and Analytical Issues (September 2010). World Bank Policy Research Working Paper No. 5430. Available at SSRN: https://ssrn.com/abstract=1682132
WGI - Regulatory Quality (0-100)	96.63	Water Governance Indicator	Kaufmann, Daniel and Kraay, Aart and Mastruzzi, Massimo, The Worldwide Governance Indicators: Methodology and Analytical Issues (September 2010). World Bank Policy Research Working Paper No. 5430. Available at SSRN: https://ssrn.com/abstract=1682132
WGI - Rule of Law (0-100)	99.04	Water Governance Indicator	Kaufmann, Daniel and Kraay, Aart and Mastruzzi, Massimo, The Worldwide Governance Indicators: Methodology and Analytical Issues (September 2010). World Bank Policy Research Working Paper No. 5430. Available at SSRN: https://ssrn.com/abstract=1682132
WGI - Control of Corruption (0-100)	99.52	Water Governance Indicator	Kaufmann, Daniel and Kraay, Aart and Mastruzzi, Massimo, The Worldwide Governance Indicators: Methodology and Analytical Issues (September 2010). World Bank Policy Research Working Paper No. 5430. Available at SSRN: https://ssrn.com/abstract=1682132

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Indicator	Value	Description	Source
WRI BWS all industries (0-5)	0.98	WRI Baseline Water Stress (BWS)	Gassert, F., P. Reig, T. Luo, and A. Maddocks. 2013. "Aqueduct country and river basin rankings: a weighted aggregation of spatially distinct hydrological indicators." Working paper. Washington, DC: World Resources Institute, December 2013. Available online at http://wri.org/publication/aqueduct-country-river-basin-rankings .
WRI BWS Ranking (1=very high)	116	WRI Baseline Water Stress (BWS)	Gassert, F., P. Reig, T. Luo, and A. Maddocks. 2013. "Aqueduct country and river basin rankings: a weighted aggregation of spatially distinct hydrological indicators." Working paper. Washington, DC: World Resources Institute, December 2013. Available online at http://wri.org/publication/aqueduct-country-river-basin-rankings .
Baseline Water Stress (BWS) - 2020 BAU (1=very high)	87	WRI country ranking	Luo, T., R. Young, and P. Reig. 2015. "Aqueduct projected water stress rankings." Technical note. Washington, DC: World Resources Institute, August 215. Available online at http://www.wri.org/publication/aqueduct-projected-water-stress-country-rankings .
Baseline Water Stress (BWS) - 2020 Optimistic (increasing rank describes lower risk)	88	WRI country ranking	Luo, T., R. Young, and P. Reig. 2015. "Aqueduct projected water stress rankings." Technical note. Washington, DC: World Resources Institute, August 215. Available online at http://www.wri.org/publication/aqueduct-projected-water-stress-country-rankings .
Baseline Water Stress (BWS) - 2020 Pessimistic (increasing rank describes lower risk)	87	WRI country ranking	Luo, T., R. Young, and P. Reig. 2015. "Aqueduct projected water stress rankings." Technical note. Washington, DC: World Resources Institute, August 215. Available online at http://www.wri.org/publication/aqueduct-projected-water-stress-country-rankings .

Country Overview - Finland

Indicator	Value	Description	Source
Baseline Water Stress (BWS) - 2030 BAU (increasing rank describes lower risk)	82	WRI country ranking	Luo, T., R. Young, and P. Reig. 2015. "Aqueduct projected water stress rankings." Technical note. Washington, DC: World Resources Institute, August 215. Available online at http://www.wri.org/publication/aqueduct-projected-water-stress-country-rankings .
Baseline Water Stress (BWS) - 2030 Optimistic (increasing rank describes lower risk)	80	WRI country ranking	Luo, T., R. Young, and P. Reig. 2015. "Aqueduct projected water stress rankings." Technical note. Washington, DC: World Resources Institute, August 215. Available online at http://www.wri.org/publication/aqueduct-projected-water-stress-country-rankings .
Baseline Water Stress (BWS) - 2030 Pessimistic (increasing rank describes lower risk)	83	WRI country ranking	Luo, T., R. Young, and P. Reig. 2015. "Aqueduct projected water stress rankings." Technical note. Washington, DC: World Resources Institute, August 215. Available online at http://www.wri.org/publication/aqueduct-projected-water-stress-country-rankings .
Baseline Water Stress (BWS) - 2040 BAU (increasing rank describes lower risk)	77	WRI country ranking	Luo, T., R. Young, and P. Reig. 2015. "Aqueduct projected water stress rankings." Technical note. Washington, DC: World Resources Institute, August 215. Available online at http://www.wri.org/publication/aqueduct-projected-water-stress-country-rankings .
Baseline Water Stress (BWS) - 2040 Optimistic (increasing rank describes lower risk)	76	WRI country ranking	Luo, T., R. Young, and P. Reig. 2015. "Aqueduct projected water stress rankings." Technical note. Washington, DC: World Resources Institute, August 215. Available online at http://www.wri.org/publication/aqueduct-projected-water-stress-country-rankings .
Baseline Water Stress (BWS) - 2040 Pessimistic (increasing rank describes lower risk)	84	WRI country ranking	Luo, T., R. Young, and P. Reig. 2015. "Aqueduct projected water stress rankings." Technical note. Washington, DC: World Resources Institute, August 215. Available online at http://www.wri.org/publication/aqueduct-projected-water-stress-country-rankings .

Country Overview - Finland

Indicator	Value	Description	Source
Total water footprint of national consumption (m ³ /a/cap)	1413.85	WFN Water Footprint Data	Mekonnen, M.M. and Hoekstra, A.Y. (2011) National water footprint accounts: The green, blue and grey water footprint of production and consumption, Value of Water Research Report Series No. 50, UNESCO-IHE, Delft, the Netherlands. http://www.waterfootprint.org/Reports/Report50-NationalWaterFootprints-Vol1.pdf
Ratio external / total water footprint (%)	47.07	WFN Water Footprint Data	Mekonnen, M.M. and Hoekstra, A.Y. (2011) National water footprint accounts: The green, blue and grey water footprint of production and consumption, Value of Water Research Report Series No. 50, UNESCO-IHE, Delft, the Netherlands. http://www.waterfootprint.org/Reports/Report50-NationalWaterFootprints-Vol1.pdf
Area equipped for full control irrigation: total (1000 ha)	102.10	Aquastat - Irrigation	FAO. 2016. AQUASTAT website. Food and Agriculture Organization of the United Nations (FAO). Website accessed on 2018/04/13
Area equipped for irrigation: total (1000 ha)	102.10	Aquastat - Irrigation	FAO. 2016. AQUASTAT website. Food and Agriculture Organization of the United Nations (FAO). Website accessed on 2018/04/13
% of the area equipped for irrigation actually irrigated (%)	21.90	Aquastat - Irrigation	FAO. 2016. AQUASTAT website. Food and Agriculture Organization of the United Nations (FAO). Website accessed on 2018/04/13
Electricity production from hydroelectric sources (% of total)	24.44	World Development Indicators	The World Bank 2018, Data , homepage accessed 20/04/2018
Total internal renewable water resources (IRWR) (10 ⁹ m ³ /year)	107.00	Aquastat - Water Ressources	FAO. 2016. AQUASTAT website. Food and Agriculture Organization of the United Nations (FAO). Website accessed on 2018/04/13
Total internal renewable water resources (IRWR) (10 ⁹ m ³ /year)	3.00	Aquastat - Water Ressources	FAO. 2016. AQUASTAT website. Food and Agriculture Organization of the United Nations (FAO). Website accessed on 2018/04/13
Water resources: total external renewable (10 ⁹ m ³ /year)	107.00	Aquastat - Water Ressources	FAO. 2016. AQUASTAT website. Food and Agriculture Organization of the United Nations (FAO). Website accessed on 2018/04/13

Country Overview - Finland

Indicator	Value	Description	Source
Total renewable water resources (10 ⁹ m ³ /year)	110.00	Aquastat - Water Ressources	FAO. 2016. AQUASTAT website. Food and Agriculture Organization of the United Nations (FAO). Website accessed on 2018/04/13
Dependency ratio (%)	2.73	Aquastat - Water Ressources	FAO. 2016. AQUASTAT website. Food and Agriculture Organization of the United Nations (FAO). Website accessed on 2018/04/13
Total renewable water resources per capita (m ³ /inhab/year)	19989.00	Aquastat - Water Ressources	FAO. 2016. AQUASTAT website. Food and Agriculture Organization of the United Nations (FAO). Website accessed on 2018/04/13
World happiness [0-8]	7.63	WorldHappinessReport.org	World Happiness Report, homepage accessed 20/04/2018

Country Aspects

1. PHYSICAL ASPECTS

1.1. WATER RESOURCES

1.1.1. WATER RESOURCES

Finland is uniquely rich in surface waters, with a grand total of 187,888 lakes and ponds larger than 500m², and rivers totalling 25,000km in length. Almost a tenth of the country's total land area is covered by water. The total length of the intricate coastlines of the Baltic Sea in the west and the south add up to an impressive 46,000km when the shorelines of islands are included.

Although Finland has plenty of aquifers, these resources are not distributed evenly across the country. The most significant aquifers are in large moraine and esker features made of sands and gravels deposited at the end of the last Ice Age approximately 10,000 years ago. Water is typically clean, well oxygenated, and often also easily extractable. The Salpausselkä deposits in southern Finland in particular hold important aquifers.

1.1.2. WATER USE

Approximately 2.2 per cent (2,3 Mm³/yr) of the total amount (108 Mm³/yr) of freshwater is used annually in Finland. Most freshwater – around 80 percent – is used by industry. The next biggest users are households, which consume about 15 per cent. Irrigation in Finland accounts for only about 3 percent of the total freshwater consumption. Despite the fact that Finland is rich in water, water shortages can exist regionally and locally, especially during dry summer months. It is therefore important to be prepared for exceptional natural conditions by establishing strategies to adapt to these conditions and to combat their harmful effects.

1.2. WATER QUALITY, ECOSYSTEMS AND HUMAN HEALTH

Compared with many other countries, water resources in Finland are rich. Renewable freshwater reserves amount to an estimated 21,000m³ per inhabitant, whereas the threshold for water poverty has been set at 1,700m³ per person.

In Finland significant loads of pollutants enter water bodies in runoff from farmland, managed forests or peat mining sites; in wastewater from municipal wastewater treatment plants, industrial facilities, or livestock facilities; in effluent from fish farms; in wastewater from houses in rural areas with no public sewerage system; and in storm water from built-up areas, mines and quarries, or landfills. Significant quantities of pollutants from previously contaminated sediments and soils can also gradually leach into water bodies. Pollutants deposited from the atmosphere, such as acidifying substances, can also impair the state of water bodies.

Significant point source activities are obliged to monitor their discharges in accordance with the

Environmental Protection Act. For diffuse sources of pollutants, models or calculation methods are used to estimate total discharges.

Pollutant loads from industry, municipal wastewater treatment plants and fish farms have been effectively reduced in Finland. However, diffuse loads from farmland, managed forests and scattered rural settlements have proven to be much more difficult to curb.

Eutrophication and excessive plant growth, especially in lakes with shallow water levels, have been the main problems in many Finnish lakes in spite of the effective reduction by the 1990s of point source nutrient loading. Eutrophication is still a major problem particularly in small lakes due to loading from diffuse sources, internal phosphorus loading and changes in the food web. The most popular in-lake restoration methods of eutrophic lakes have been aeration (including deliberate destratification) and food-web management. Control of macrophytes, raising of the water level and dredging have been applied in overgrown shallow lakes and shore areas. About 50 new projects have been launched annually.

The aquifers in Finland's glacial deposits rank in quality among the best reserves of groundwater in the world. Groundwater in Finland is generally soft, with low concentrations of dissolved substances and low pH (6-7).

Most of Finland's groundwater is of good quality, since it is better protected against contamination than surface water. In some coastal areas where groundwater is scarcer, however, water has had to be extracted from beneath clay deposits, and such reserves may have high iron and manganese content. In coastal areas, excessive groundwater extraction may also cause salt water intrusion to contaminate wells. Harmful concentrations of arsenic, fluorine and radon occur in certain areas due to local geological features.

2. GOVERNANCE ASPECTS

2.1. WATER INSTITUTIONS

Water supply and sewerage policies are designed to guarantee the availability of good quality drinking water, and to ensure that wastewater is efficiently collected and suitably treated to acceptable standards. Pricing policies meanwhile aim to ensure that the costs of the water supply and connection to sewerage systems remain reasonable and are fairly spread among users.

Local authorities are generally responsible for the provision, maintenance and improvement of the water supply and sewerage systems. Waterworks must ensure that all premises in their area are connected to an adequate water supply, while property owners and occupiers must look after the distribution of water within their properties. Local authority health inspectors have to ensure that drinking water is of good quality.

Finland's 13 regional environment centres supervise the water supply and sewerage systems in their respective regions, while also controlling the planning of improvements and allocating

financial subsidies for such purposes. The Finnish Environment Institute (SYKE) conducts applied research related to the water supply and sewerage, and also provides useful information and practical advice, often in the form of leaflets, guides and other publications.

2.2. WATER MANAGEMENT

Finland's water management administration was established at the beginning of the 1970s, creating the institutional capacity for water resource management. At that time the first integrated water resources management plans covering the whole catchment area were drawn up. In those plans different needs for water use and protection were integrated, and a strong knowledge base for water management was established. At a later stage, regional water resources development plans were drawn up by regional water and environment centres.

Water management planning has been a special duty for regional offices in different parts of the country. Previously, the task was conducted by Water Districts and Water and Environment Districts, nowadays Regional Environmental Centres are in charge. The decisions in planning have thus been taken at the lowest appropriate level, with public consultation and involvement of different stakeholders.

At a local level, municipalities have had the responsibility to safeguard the water supply and sewerage for citizens.

Sectoral water management plans have been elaborated i.e. for water protection, water supply and flood reduction. Research has played an important role by establishing a knowledge base and the instruments for integrated water resources management.

In November 2006 the government approved a new set of water protection objectives up to 2015, aiming to set out the way forward for water protection measures and the planning of river basin management in Finland.

The main objectives are:

- reducing the nutrient loads that cause eutrophication;
 - reducing the risks associated with hazardous substances;
 - reducing the harmful impacts of hydrological engineering and water level regulation;
 - protecting groundwater bodies;
 - protecting aquatic biodiversity; and
 - restoring ecologically damaged water bodies.
- Particular efforts are also taken to develop new measures to enhance the state of rivers.

2.3. WATER POLICY AND LEGAL FRAMEWORK

In the United Nations World Water Assessment Programme water quality indicator values were assessed in 122 countries. Finland was ranked number one in this assessment which was published in the World Water Development Report in 2003.

Efficient measures for water protection were initiated at the beginning of the 1970's. Water protection in Finland is based on long-term goals and proactive strategies. Efficient water protection and water management planning is needed since the water system in Finland is highly

vulnerable due to many ecological factors.

Until 1995, water protection in Finland was implemented mainly according to national policy-making and legislation. After Finland became a member of the European Union (EU) in 1995, the Community regulation has provided a framework for the water protection policy in Finland. The third national water protection programme was adopted by the Finnish government in 1998, and it sets objectives up to 2005.

Finland's National Programme for the Protection of the Baltic Sea was adopted in 2002. Setting up targets and plans for water protection has been based on extensive research and monitoring. Many special research tools such as mathematical models and geographical information systems have been developed in Finland.

In order to assess the need for and impact of various measures, targets for the water protection programme have been prepared in cooperation with many different stakeholders. This procedure also helps to ensure the maximum commitment of different stakeholders to concerted efforts and actions.

Legislation on water protection

The organisation of river basin management in Finland is covered by:

- Act on Water Resources Management (1299/2004);
- Decree on Water Resources Management (1040/2006); and
- the related Decree on Water Resources Management Regions (1303/2004).

This legislation forms part of Finland's ongoing implementation of the EU Water Framework Directive.

Controlling water pollution and hydrological engineering

Legislation designed to prevent the pollution of water bodies is included in broader environmental protection statutes that came into force in the year 2000:

- Environmental Protection Act (86/2000);
- Environmental Protection Decree (168/200); and
- Decree on Substances Dangerous and Harmful to the Aquatic Environment (1022/2006).

Hydrological engineering work is controlled by the Water Act (264/1961), which comes within the administrative sphere of the Ministry of Justice.

Wastewater treatment

The treatment of wastewater from households not connected to mains sewer networks is controlled through a government decree that sets minimum standards both for wastewater treatment, and for the design, construction, use and maintenance of treatment facilities.

- Decree on Treating Domestic Wastewater in Areas Outside Sewer Networks (542/2003).

The treatment of wastewater from industrial facilities and municipal wastewater collection systems is covered by a government decision.

Discharges from farms into water bodies

Finland's Nitrates Decree is based on the EU Nitrates Directive, and controls the use of nitrate fertilizers in all farms across the country.

- Decree on the restriction of discharge of nitrates from agriculture into waters (931/2000).

Other legislation

-Act on Water Services (119/2001)

3. GEOPOLITICAL ASPECTS

At the regional level, Finland is a contracting party to the Convention on the Protection of the Marine Environment of the Baltic Sea Area, and party to the Convention on the Protection and Use of Transboundary Watercourses and International Lakes. Finland has bilateral agreements on transboundary waters with Sweden, Norway and Russia.

Since 1991 Finland has had an environmental assistance programme with Eastern European countries where the emphasis has been on investments and technical assistance related to water protection. Finland participates in the Northern Dimension Environmental Partnership of the European Union which has a fund for environmental projects.