

borders and associated political discourses and geopolitical ambitions. Most countries of the interface have developed elaborated national environmental governance systems, yet they follow remarkably dissimilar patterns - starting from overarching values, approaches and governance styles through the most active actors and understanding of regionalism and to technical aspects. Federal structure of the Russian Federation and interaction of the two active neighborhood policies provide an increasing amount of possible institutional settings as options for region-making. The research addresses links between geopolitical conditions, types of borders and modes of regional environmental governance, including main actors and ways of defining a region.

NEW APPROACHES OF FINANCIAL SERVICES FOR THE INCLUSIVE AND SUSTAINABLE ENVIRONMENT

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The concept of 'financial exclusion' developed in the last decades, so today, it means more than in the past. Leyshon and Thrift (1995) use 'financial exclusion' to indicate the limited physical access to banking services. This trend is the only one issue, the geographical form of the exclusion. Some groups of people or households are excluded from the mainstream or basic financial services due to their fiscal positions (low income, unemployed, etc.). This is the social issue of financial exclusion. In the 21st century this concept has expanded a new approach, with the digital exclusion. The original exclusion can be improved and mitigated with the opportunities provided by the internet (e-banking, phone apps, mobile payments and other FinTech methods), but this requires some basic conditions, e.g. internet network and connection possibilities, IT-knowledge, financial culture.

Some statistical data and complex indicators (branch density, operational or functional distance etc.) are appropriate for the analysing of geographical exclusion and the social and digital exclusion can be measured by some other methods from the basic statistical data analysis to the interviews and focus group meetings. These methods help for the measurement of the financial culture and knowledge of local society.

The main goals of this paper after the mapping of the problems of financial exclusion that it offers some innovative solutions for the inclusive and sustainable environment, for example:

- the development and spread of FinTech modes must be encouraged;
- increasing financial inclusion within poor neighbourhoods;
- promoting and development of sustainable and green finances.

SHRINKING RURAL AREAS IN HUNGARY – INQUIRING TYPES AND CAUSES

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As a rule, rural population is shrinking in Hungary: from among the 81 rural districts (LAU-1 units) the population was growing or stagnating between the 2001-2017 period in as few as seven districts and was moderately shrinking in nine districts (an experimental typology for LAU 1 units is based on DEGURBA). Stagnating and growing has been exception from the rule in urban and suburban districts as well restricted mainly to the suburban districts of the metropolitan area of Budapest. In this context, shrinking rural districts were identified according the degree of decrease by drawing the line at -10% population loss between 2000 and 2017 (the rural average for this period was 9.2%). When socio-economic variables are looked at, two deserve special attention, ageing and labour-market