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Whose Poverty Is It? An Autoethnography

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When I first met my husband, he told me, "I have nothing material, I do not have money or many possessions." When he meant he had nothing, he literally meant it, no savings, no house, no bank account, no retirement plans, and a job that hardly paid for one meal a day. His most precious possessions were a bicycle and the toolbox he used as a mechanic. He lived with his mom, sister and two nieces in a one-bedroom self-contained unit they rented. There was no bathroom, no toilet, no kitchen, no personal space, no decoration, and no furniture. It was one small room with a mattress on which his mom, sister and two nieces slept. My husband slept on the floor on what he called "a student mattress" which is a thin pad that he unfolded every night and refolded every morning. The bathroom was the communal bathroom, and the kitchen was located outside using a "kro pot" with charcoal to cook on the fire.

When I visited his house, I remember scanning the room, seeing overused suitcases that served as dressers and piled cardboard boxes that operated as storage for the family's limited material possessions. There was one small window and no fan. As a result, the room was steaming hot. I recall feeling shocked and pretending that I was fine seeing how my husband and his family lived. Being fairly transparent, it took an enormous effort on my part to act as if I had seen such living conditions before. But inside, I was crushed. My heart ached; material poverty had suddenly become personal. My beloved did not have a bed to rest on. He did not have a closet for his possessions. He did not have a bathroom to relieve himself. There and then, I remember feeling as if I had swallowed a ball. I could not find my words. Was I intently smiling to cover my surprise, sadness, and absolute guilt?

Through this autoethnography and using Yosso's Community Cultural Wealth (CCW) as a lens, I reframed the way I conceptualize and talk about poverty. I talk about a person living in material poverty when I refer to someone's lack of possessions or assets, or when I look at a country's economic data. I speak about people's cultural wealth when I refer to their skills, talents, and knowledge. Because some are economically challenged, does not mean they do not have wealth in other areas. I learned this lesson when working and spending time in Ghana. I am reminded of this lesson everyday living with a man who grew up in material poverty and has more wealth than

I could ever have. This transformation occurred via the alteration of my frame of reference through experiencing disorienting dilemmas (Mezirow, 2000) and practicing reflexivity (Anderson, 2006).

DEFINITION OF POVERTY

The World Bank defines poverty in terms of numbers and thresholds; in other words, poverty is a monetary and material threshold. According to the organization, a person lives in poverty when they lack the financial resources and essentials for a minimum standard of living (The World Bank, 2021). In this way, The World Bank sets the international poverty line at periodic intervals as the cost of living for basic food, clothing, and shelter around the world changes. It is calculated by taking the poverty threshold from each country—given the value of the goods needed to sustain one adult—and converting it into dollars. The international poverty line in 2021 is $1.90 per day (The World Bank, 2021). In the same way, a person is said to be living in moderate poverty if their daily pay is below $3.10 a day (The World Bank, 2021).

The U.S. Department of Health and Human Services and its Office of the Assistant Secretary for Planning and Evaluation (ASPE) defined poverty thresholds as follows (Table 1) (ASPE, 2019):

Table 1
2020 Poverty Guidelines for the 48 contiguous states and the district of Columbia (ASPE, 2019)

Person in family/household	Poverty Guidelines
2	17,240
3	21,720
4	26,200

Based on this chart, families with a household of four earning a total income of less than $26,200 is considered living in poverty. Similarly to the World Bank, ASPE assesses poverty on material goods. During my time in Ghana, I reflected on my various experiences in educational settings throughout the United States and abroad. I recognized that ideas of poverty were often used to discriminate against people of color. However, not all individuals of color are materially poor and not all materially disadvantaged people are individuals of color. As a result, I decided that I would no longer abide by the World Bank definition of poverty and that I would instead focus on the cultural wealth of the communities and learners I serve.

In her seminal work on CCW, Yosso (2005) moved away from a deficit view of students based on culture and the stereotypical idea that students of color do not do well in PK-12 schools because their cultures do not value education and hard work. In CCW, Yosso offered six types of cultural capital that educators should use to empower students.

The six forms of cultural capital are: aspirational, linguistic, familial, social, navigational, and resistance. Yosso's model aimed to accentuate the strengths and talents that students of color bring with them to their academic setting. In this way, CCW highlights a multidimensional asset-based approach to wealth. Although Yosso's work pertains to PK-12 schools, the model can be applied

to higher education contexts and adult learning in general because CCW is about utilizing the learners' assets rather than focusing on their limitations.

Yosso (2005) affirmed that communities of color possess multiple skills, a vast amount of knowledge, and various abilities that need to be recognized, celebrated, and supported. The author's work is grounded in critical race theory (CRT), and in particular, the seminal work of Ladson-Billings (2000) and Bernal (1998). CRT aims at acknowledging the multiple strengths of communities of color in order "to serve a larger purpose of struggle toward social and racial justice" (Yosso, 2005, p.69). Ladson-Billings (2000) and Bernal (1998) asserted that the education of students of color has been ruled and delivered through a White lens rather than embracing and using these students' own cultures to promote their learning and inclusion.

Yosso's (2005) CCW is also inspired by funds of knowledge (González et al., 2006) and critical pedagogy (Freire, 2000). Gonzales et al. (2006) defined funds of knowledge as the historically accumulated and culturally developed bodies of knowledge and skills essential for the individual's functioning and well-being. Funds of knowledge also refers to a theoretical concept based on the principle that people are competent, have knowledge, and that their life experiences have contributed to that knowledge. In her work, Yosso (2005) critiqued the fact that the White middle class is the normative culture, and as a result, all other cultures are judged against that norm despite the vast funds of knowledge people of color bring to their communities and schools. Yosso's (2005) CCW also reflects Freire's (2000) beliefs. Freire posited that education is the practice of freedom when men and women "deal critically and creatively with reality and discover how to participate in the transformation of their world" (p. 34). As a result, educators should use dialogue and other student-centered methods as the basis of their teaching and learning approach. In this way, students and teachers continuously learn from each other. Cultural invasion occurs when teachers, leaders, or students impose their own view of the world on others, inhibiting creativity and learning to occur (Freire, 2000). According to Freire, cultural invasion results in oppression. In American schools, cultural invasion is seen when educators, most commonly, impose their White middle-class lens on the curriculum, policies, and daily interactions with students coming from different cultural backgrounds. This lack of cultural mindedness results in augmenting the achievement gap and contributing to higher drop-out rates for marginalized students (Lindsey et al., 2018).

Other scholars have written about the crucial role of culture in the learning process of PK-12 students (Bandura & McClelland; 1977; Hammond, 2014). Bandura and McClelland (1977) posited that culture affects learning because students learn best by observing, imitating, and modeling behaviors from their social environments, an integral part of their culture. Hammond (2014) described the link between culture and learning by using a metaphor. She affirmed that the brain is the hardware, and culture is the software that programs the brain, explaining the central role of culture in the way learners view the world and interpret it, thus affecting how they learn, communicate, and resolve conflicts, for example. In the field of adult education, several authors have affirmed the impact of culture on teaching and learning (Alfred, 2002; Brion, 2021; Caffarella & Daffron, 2013; Closson, 2013).

METHODS

Creswell (2013) describes autoethnography as qualitative research "written and recorded by the individuals who are subject of the study…[and] contain[ing] the personal story of the author as well as the larger cultural meaning for the individual's story" (p73). In this sense, autoethnography is a relational pursuit in which the writing draws upon the experiences of the author and researcher in order to extend sociological knowledge and understanding (Sparkes, 2000). Ellis (2004) described authoethnographers as first looking through "an ethnographic wide-angle lens, focusing outward on social and cultural aspects of their personal experience and then … look[ing] inward, exposing a vulnerable self that is moved by and may move through, refract, and resist cultural interpretations" (p. 37). As a result, autoethnography "requires a reflexive examination of conceptions of both self and culture in terms of writing" (Denshire, 2014, p. 5). In general, this approach begins with a personal story (Bochner & Ellis, 1992; Ellis, 2004). In this autoethnography, I sought to understand the difference between material poverty and cultural wealth. I wrote about my epiphany that emerged from living in Ghana and being married to a Ghanaian man who lived in material poverty.

This narrative stemmed from my experiences living and working in Ghana. These experiences are comprised of countless conversations with school leaders and locals, traveling across country, as well as maintaining a daily journal. Journaling allowed me to engage in a daily reflexive practice.

Adult Learning Theory

As a learner studying adult learning theories, I realize that my transformation happened through several mechanisms related to Mezirow's (2000) transformative theory (TT). In TT, Mezirow (2000) asserted that learning is a process that leads to change in frames of references and habits of the mind. For Mezirow, frames of reference referred to the summation of one's intellectual capacity through which all thoughts, experiences, learning, and actions are filtered and processed. In my case, my frame of reference changed through experiencing disorienting dilemmas and practicing reflexivity. Reflexivity involves an in-depth level of awareness of the reciprocal influence between ethnographers and their settings and informants (Anderson, 2006). Journaling while in Ghana helped me to engage in reflexivity through conscious introspection. Mezirow (2000) asserted that disorienting dilemmas are experiences that evoke discomfort and disequilibrium by conflicting with ones' frame of reference. In Ghana, there were numerous occasions when I experienced discomfort and was pushed far away from my comfort zone, enabling me to reflect further and grow. Next, I share how I saw out of a deficit lens towards poverty that came from Western beliefs, values, and cultural views cultivated by years of living in the West, into adopting a CCW asset mindset (Yosso, 2005).

Findings

One day, I clumsily and nervously asked Daniel to tell me about being "poor." I had heard about his childhood, I had seen the conditions in which he lived, but I had never engaged with him on this topic so directly and deeply. He reacted very strongly and said: "I am not poor. I do not live

in poverty." I remember vividly journaling about this day and my husband's comment. I recall journaling about other conversations we had and explaining to him that in my Western experience, he would be considered poor to which he responded, "I eat every day and I have more than all the possessions one could hope to have. I have my faith, I have my people, and my life."

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His comment hit me like a brick and made me feel uncomfortable, selfish, and thoughtless. I admitted to my husband that I had been insensitive and judgmental. I realized that my Western, deficit lens had blurred my ability to see that there were other ways of understanding and conceptualizing poverty. I was upset that I used such a word, which I have always found demeaning. The reality is that, at the time, I did not have the term to explain poverty other than how the societies in which I had lived defined it. When I asked my husband to elucidate what being poor meant to him, he said:

> We do not even use this word in Ghana. At least that is not how I was brought up. In my culture and home, it is disgraceful to call someone poor. Who am I to call someone poor? Things happen, you can be rich one day and without anything the next. To me, even if you eat once a day, you are not poor, because poverty is not just about money or what one has.

Thanks to my experiences in Ghana and with my family's insights, I now realize that one has a choice to view poverty from a material and deficit lens, or through a multidimensional asset lens that considers community wealth rather than poverty.

Growing Through Feelings of Guilt

I felt guilty on several levels. First, I was acutely aware of the structural and systemic impact of colonization in Africa among other places. When working in Ghana, I remember the day a school principal shared with me his perspective on colonization. What he said continues to make me feel angry and embarrassed, but it has also pushed me to become an equity advocate by educating others and standing up for people who are marginalized because of their socio-economic status, their race, ethnicity, sexual orientation, creed, age, or abilities. He said: "For a while, the only time we saw White people was when they took everything from us, our material goods, our land, and our families."

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I think of this man daily. He reminds me of the weight of history, of the slave castles I regularly visit when I am in Ghana. He reminds me of my privileges and how some of my ancestors used their power to hurt and demean others for their own benefits. I felt embarrassed because I have had so much in my life, so many material things, so many opportunities, so much education, so many music, tennis, and horseback riding lessons. I

have been fortunate to eat nutritious foods daily and in sufficient quantities, to have a bed to sleep in, to have a roof above my head. During this same visit, I felt remorseful because I was raised middle class in France, and while my family and I have always been generous in helping those in needs, I felt that I could have done more. I regretted wasting food or other material items, while my Ghanaian family had so little. I felt ashamed because I had seen material poverty, as we define it in the West, for six years while working with hundreds of school leaders in five African countries, yet it did not move me nearly as much as seeing my family living in similar conditions. It had been one thing to see material destitution and so many needs when visiting schools and traveling around; it was another to see it, feel it, and witness it for the person I loved most: my husband. I recall the physical reaction that these feelings engendered: my guts felt as if they were all twisted, and my head was pounding. These ailments stayed with me for days because I was struggling to reconcile the material poverty I saw, with the innate tendency for Ghanaian people to be joyful, grateful, incredibly giving, and welcoming despite their economic circumstances.

COMMUNITY CULTURAL WEALTH

Yosso (2005) wrote about community cultural wealth for people of color. The author posited that diverse communities nurture cultural wealth through six forms of capital: aspirational, linguistic, familial, social, navigational, and resistant capital. The author affirmed that these capitals build on one another to create a community's cultural wealth. Yosso's framing of cultural capital helped me understand how limiting my conceptualization of poverty and wealth was.

Aspirational capital pertains to the ability to hope when being confronted by difficulties. In Ghana, peoples' faith is a superpower. People praise God all day and all night and churches hold all night service regularly. People value each day God has given them and their faith gives them hope and inner happiness. Jo is a Ghanaian school principal I met when I conducted my doctoral research. Over the years I saw Jo at training events, at her school, and in other contexts. I was always amazed by her positive and hopeful outlook on life even when one day she announced that her daughter had passed away. I will always remember that day. I was so delighted to see Jo again. She arrived at the training session on her motorcycle, the mode of transportation for most people because cars in Ghana are extremely expensive. She was wearing a colorful outfit and embraced me with her usual smile and ceremonial greeting. When I asked her how she was doing, she casually responded that she was fine but that her daughter had passed away due to malaria. Shocked, I looked at her as if I was asking how I could help. She must have sensed my desire to help and responded to my covert question: "It is very sad, but she is with God, and I know he is with me and that is what makes me hope and gives me the desire to continue." This capacity to hope and persist despite challenging circumstances is cultural wealth according to Yosso (2005).

My interaction with Jo made me reflect about a disorienting dilemma I experienced and how I responded to it. As a child, I was always happy and optimistic. My teachers always told my parents that I was joyful and that my happiness was contagious. That positive outlook on life was altered when my two-year-old brother died in his sleep. The years following the death of my brother were extremely intense for our family. It is also at that time that, despite being raised Catholic, I started to question God. I recall secretly talking to him and telling him how unfair the loss of my brother

was and letting him know that this loss was quickly destroying my family. I specifically remember the day when I gave up on God completely. I was in the bathroom because I did not want anyone to hear what I had to tell God. I was angry, I was hurt, I was hopeless, and in the process had lost my faith. From that day on, I never attended church again except for my mother's funeral 15 years later. After my mother's passing, I coped and pursued my studies and my adult life as best as I could, but my life felt disjointed. I also had become a worse-case scenario type of person. I saw the negative first in all situations, in contrast with Jo's outlook on life. I had far less aspirational capital than my Ghanaian colleague despite the fact that I was in a far better place than she was financially. Along with the loss of my brother and my mother, I had lost my aspirational capital. I was not able to find hope when faced with challenges. Jo had aspirational and spiritual wealth despite living in what the World Bank would consider poverty. I, on the other hand, had plenty of material possessions and no aspirational and spiritual wealth.

Yosso's (2005) linguistic capital refers to the intellectual, social, and communication skills gained by speaking more than one language. Specifically, Yosso affirmed that "culture is frequently represented symbolically through language and can encompass identities around immigration status, gender, phenotype, sexuality and region, as well as race and ethnicity" (p.76). Because language is an integral part of local cultures, the preservation of languages ensures the perpetuation of local cultures. Ghana's official language is English, and English has been promulgated as the language of instruction in schools since 2002. However, there are about 80 other languages and dialects spoken in Ghana. The major ones are Twi, Akan, Ewe, Ga, Fante, Dagaare, and Dagbani. My husband speaks and reads Twi, Ga, Fante, and Ewe in addition to speaking English fluently. When I asked him what speaking these different languages added to his life he responded:

> Well first, outside the Capital, some people are still reluctant to speak the national language because they believe that they would be lost without their language. Also, colonizers took a lot from us and tried hard to take our languages, but we manage to preserve them, so we are proud of that. For us it is normal to speak several languages and dialects, we grow up with them and continue to use them as we move to different regions. It is a real asset to speak several of these dialects when you travel past Ghana and go to neighboring countries such as Togo, or Ivory Coast because even if they were colonized by the French, we have dialects in common because people moved during colonization and our boarders were redesigned.

My husband was explaining that language is part of someone's identity; it is peoples' linguistic identity. My husband also reminded me that the various languages and dialects help people identify with one another. For example, based on the dialect, Ghanaians know where an individual is from because face markings are no longer practiced. In the past, face markings served as identifiers. People knew by looking at the markings on someone's face from which tribe the person came. Therefore, markings helped ease communication among tribes, assisted with business transactions, and signaled either danger or peace.

Ghana is a former British colony, and the country gained its independence in 1957. When my husband mentioned colonizers, my heart raced because I immediately thought of the effects of colonization on many of these West African nations. Bhabba (2012) asserted that the histories and cultures of colonization continue to unconsciously impact the present. Thinking back on my visits

to the slave castles and on Bhabba's (2012) comments, it made sense that most locals would prefer to speak their language rather than English to preserve their linguistic identity, linguistic capital, and culture. Thanks to my daily reflexive practice through journaling and my experiences in the field and with family, I grew in my understanding of linguistic capital. I commented on Ghanaians' linguistic wealth in my journal:

> I speak English fluently and I recall some Spanish and German from my middle and high school days. Some might say that I am multilingual. When in Ghana, I am humbled by people's linguistic wealth. When I train school leaders with local colleagues, I see them navigating different dialects and the cultural norms associated with those dialects and languages. My colleagues translate from English to the local dialects instantly, knowing that language is complex, and one word does not often easily translate in another dialect or language. I keep coming back to the notion of poverty. On my way to schools, I see material poverty, but I am seeing so much richness that the traditional Western and number-based definition of poverty does not take into account. Tonight, I am referring to my husband's and his people's linguistic wealth.

Yosso's (2005) next capital is familial capital, which deals with community spirit, collectivistic culture, and the belief that families and friends nurture, educate, and maintain connections with the community. In West Africa, everyone watches over each other's possessions, family, and friends. The African proverb "It takes a village to raise a child" means that an entire community of people interacts with children so that they grow in a safe and healthy environment.

I witnessed this familial capital when I broke my ankle in Ghana falling in an uncovered sewer, another disorienting dilemma, one that was physically painful, but was one of the best days of my life. The news that *obruni* --meaning the foreigner- broke her foot spread quickly around the village through an organically, covert and overt organized network. As a result of my broken ankle, in minutes, people I had never met came to visit me. It was as if the inhabitants took turns to care for me and offer their support. I had never seen so much care, never heard so many prayers, never visited with so many people. The whole village took me under their care. The villagers came to see me and commented on my foot twice a day, prayed over it, put ointments on it, and offered me words of encouragement. Contrasting the Ghanaian's familial capital that provides instant warmth and nurturing, when I returned to my American home, no one ever asked me if I needed help when they saw me on my leg scooter getting my mail, taking the trash out, or walking my dogs. In my journal, I expressed my frustration with the lack of familial wealth in my American community:

> I miss Ghana! I miss the people, the way that people work together as a community and care for each other so well. I miss their prayers, their ointments, their laughs trying to cheer me up, and I miss their genuine care and compassion. I learned so much observing people taking care of me, organizing themselves, and speaking to me in words I did not understand. I learned that they did not even have to speak. They were present and the language barrier between us did not matter. All they wanted was to be next to me; all I desired was their calm and confident presence. I learned about familial wealth and was admiring of how people who did not have much in terms of material possessions, still gave me their time, their resources, their

> food, and their prayers. I learned that Ghanaians are givers, and that family and friends are of utmost importance to them.

Coming from such familial wealth, when my husband immigrated to the United States, the individualism of American culture was challenging for him. He has had to learn to be cautious and to refrain from his natural instinct to hug everyone and help anyone. He has had to understand that when people say "I will call you later and we will get together" it does not mean they will call. It can just reflect politeness. He and I had to adjust to the American notion of friendship which tends to be, in our experiences, more superficial in the beginning stage than what we are used to in our respective countries of origin. In France, we have two words for "friend." *Copain (copine)* is a casual friend, someone we know and respect. They are someone for whom we would not go above and beyond but whom we would call if we said we would call. *Ami*(*e*) is a friend that we would help no matter what the person needed. *Un/une ami(e)* is similar or better than a family member. In Ghana, the notion and enactment of friendship is similar to the French or even stronger. Through reflexivity and a disorienting dilemma, I learned about familial wealth. I had the privilege of experiencing it firsthand. Ghanaian familial wealth inspires me to be selfless, to be focused on others more than on myself, which is challenging to do in an individualistic culture. Reflecting on my ankle experience helped me to alter my priorities. I now do not pay attention to material things, but rather aspire to pay more attention to the people surrounding me. In other words, I now focus on improving on my familial capital (Yosso, 2005).

Social capital is next in Yosso's CCW. According to Yosso, "Social capital can be understood as networks of people and community resources. These peer and other social contacts can provide both instrumental and emotional support to navigate through society's institutions" (p.79). In other words, when people of color use their innate social capital, they transcend adversity. Specifically, the author asserted that people of color utilize their social capital to attain employment, legal justice, healthcare, and education, which in turn leads to economic and social opportunities. My husband is proficient at using his networks in Ghana. For example, within hours of the COVID-19 outbreak, my husband had managed to put family and friends in contact so that they could help each other through the crisis and share information and resources, from the United States. Daniel has also been a champion at using his social capital since he moved to the United States. When COVID-19 hit the country, Daniel lost his job after two years of employment in the food industry and three years in the country. However, while he worked in this organization, he built a small network of colleagues and resources among new immigrants. As a result of this network, he met someone who directed a free educational program that Daniel attended a few weeks later. The culinary course was intense and lasted two months after which Daniel successfully passed three tests and obtained two diplomas that put him ahead of others and helped him gain a new and better job. All along, I watched him patiently waiting when he needed to do so, gently nudging when needed, and just being himself: calm, confident, optimistic. I was impressed by his natural agility to navigate in a different home country. I never have had this skill and am hoping to learn it by observing Daniel and by reflecting on my practices pertaining to social capital. The following is an exert of my journal related to social capital: "Here again, Daniel taught me that wealth is not about a bank account or assets. Wealth is more holistic. Being able to tap into networks, to use community resources to better one's life is an asset. It requires knowledge, skills, and talents; it is part of someone's wealth."

Navigational capital refers to knowing how to maneuver through social institutions, including structures that are inherently biased against people of color. When my husband moved to the United States three years ago, he observed and adapted very quickly. He learned to navigate systems and bureaucracies, such as the immigration offices, unemployment when he lost his job because of COVID-19, and insurance for his health care. He learned about setting up bank and retirement accounts. He learned that when being pulled over by a police officer as a Black male, he should not respond and argue, but instead he should memorize his driver license number and keep his hands on the wheel. I have been amazed by Daniel's navigational capital and his ability to adapt to the American ways of life. When I asked him how he can adapt so quickly and well, Daniel replied: "I am from the GA tribe, we had to learn to adapt to survive. To survive, we had to move around the country for trade, so I think that capacity to adapt to different cultures is part of who we are. I think adapting is our strength and richness."

I was fortunate to receive a formal education and to travel, but I do not adapt as quickly as Daniel to a country vastly different from my native land. In fact, it took me a while to adapt to the African ways of doing. For example, I have not been able to successfully get papers for land I bought in Ghana because I have not understood how the land commission office works. I understand intellectually, but I have not been unable to adapt to the field's unspoken practices as easily as I wish I would have, such as bribing, waiting a while, and bribing some more. As a result, I still do not have the needed papers. In summary, I own a small piece of land because I had the money to buy it, but I do not have the land papers because I lack navigational capital.

Lastly, Yosso (2005) referred to resistant capital as "the knowledges and skills fostered through oppositional behavior that challenges inequality" (p.80). In other words, the resistant capital is related to challenging the status quo and is "grounded in the legacy of resistance to subordination" (p.80). Daniel demonstrated that he possessed resistant capital when on several occasions he challenged the status quo. Daniel's resistant capital has both been a source of worry and admiration. I recall the day he called me and said: "Love, I have been pulled over by the police, and it was not good." I instantly felt my chest tightening. I remember the overwhelming fear overcoming my body. Within seconds, I had come up with so many worse case scenarios in my head. After what seemed like hours, but was really a couple of seconds, Daniel explained:

> I was going through this neighborhood, and I was not speeding, I know that because I kept looking at my speedometer. I know it was a 35mph zone and that is what I did. But all of a sudden, the police came out of nowhere and pulled me over. I was so mad because I was not speeding. I got out of the car and started to talk back to the officer who was saying I was going 50 mph. I talked back to him and was getting upset.

I asked my agitated husband to tell me exactly what he had said to the officer. Daniel replied: "Once he gave me the ticket, I told him that God would punish him and that he was a liar." After having established that all my husband received was a ticket and that he was physically well, I started to explain to him that he could not use such words with the police. We later finished this discussion when he arrived home. Although Daniel understood my words of caution once I had explained to him what had happened to other Black males and females for being "defiant" or "threatening," he did not fully comprehend why being Black meant that he could not publicly stand

for himself and his beliefs. He later called a Ghanaian friend who had moved to America many years prior to Daniel. The friend told him the same things that I had shared with him moments earlier. Daniel became infuriated and screamed: "I am Black so what? Does that mean that I cannot stand for myself, and I should accept what all the White people say? Not me! I will stand for what is right and fair."

Daniel had just moved to the United States, had his Ohio license for a couple of weeks, and had not had any encounter with the American law enforcement prior to this altercation. In this instance, he was exercising his resistant capital by challenging the police officer. Daniel later understood that he should confront subordination in a safer manner as he has gained a deeper understanding of the United States' culture around issues of race and racism. Because of the experiences of individuals like Daniel, I have gained confidence, knowledge, and skills to strengthen my resistant capital. I spend my time and energy teaching about systemic inequities. I continuously seek to improve my cultural competencies, and I aspire to help people who are experiencing material poverty in Ghana.

Labelling someone as poor can unconsciously become accepted facts, and overtime convert into implicit biases leading to inequitable communities and societies in which systemic oppression, racism, and all other 'isms' can easily develop.

A Way Forward

Today, I teach equity, diversity, and cultural proficiency courses at the masters and doctoral levels. I am an equity advocate in my institution, city, and region through my research and teaching. I frequently caution my students and colleagues about the power of labelling because these labels often reflect the privileges of some, while putting down others. Labelling someone as poor can unconsciously become accepted facts, and overtime convert into implicit biases leading to inequitable communities and societies in which systemic oppression, racism, and all other 'isms' can easily develop (DiAngelo, 2018; Kendi, 2019; Lindsey et al., 2018). I encourage my students to look at models that foster asset mindsets and I often use Yosso's CCW in my classes to show them another way to think of poverty. I also warn learners about using Yosso's CCW (2005) to avoid helping those in need because one might say that if people have social and navigational wealth, they will be fine and do not need education, resources, and access to social and economic help. In the United States, for example, the 'bootstrap' theory has at times led to discrediting individuals who were attempting to address the systemic structural inequities because they were viewed as wanting to take advantage of the government. This is what McGhee (2021) called the zero-sum paradigm: the idea that progress for some of us must come at the expense of others. The reality is that we need look through a different lens to view the world. We need social solidarity because when we have social solidarity, we accrue social dividends, which are the benefits we all gain when people come together across races and other identity markers to accomplish what we simply cannot achieve alone (McGhee, 2021). As a result, we need multicultural coalitions as these partnerships increase our individual and collective cultural proficiency, which in turn improves our capacity to think critically, our ability to solve problems, and fosters more civic engagement (McGhee, 2021, Lindsey et al., 2018).

By reconceptualizing the notion of wealth, we have an opportunity to adopt an asset lens rather than a deficit one. This new lens will allow each of us individually and as a collective to play a part in progressively dismantling inequities and creating more inclusive and equitable communities. Some steps towards designing socially just societies could include providing educational opportunities that are responsive to learners' culture, advocating for cultural differences along all lines of difference- be it gender, class, creed, sexual orientation, race, ethnicity, abilities, or age- updating policies and processes, and providing cultural proficiency training to all employees at all levels of all organizations. There is no doubt that creating socially just environments is an audacious endeavor. However, staying silent is perpetuating inequities and injustices. The work is challenging; the work can be draining: it requires will and stamina, but avoiding the work means that we consciously or not continue to privilege some over others and in the end we all lose (McGhee, 2021). I look forward to continuing my cultural proficiency journey. I hope to meet you along the way and learn with you.

By reconceptualizing the notion of wealth, we have an opportunity to adopt an asset lens rather than a deficit one. This new lens will allow each of us individually and as a collective to play a part in progressively dismantling inequities and creating more inclusive and equitable communities.

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