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Who Is This Book for?

They say to write about what you know. And I know my part of Kenya. I know it well.

I do not know every village, town and tribe. Or every mountain and ridge that shapes this land, but I know the bones of it. I know the rhythm of life that permeates its ochre soil. I know the call of the hyrax at night and the whistle of the fish eagle in the sky. I know that the sun is richer and more golden in colour on the equator. I know that things don't always make sense, that life isn't fair, that colonialism was bad. I know never to rent a house that sits under a croton tree and that you always need candles at home for the many power cuts.

I also know that as a wealthy expat, I see only a small fraction of Kenya. A privileged part. I don't know poverty; I don’t know fear. I don't know how it is to wake up in the morning and wonder how I will feed my children. I don't know how it is to be born and live my whole life in a nomadic tribe in Turkana, or how it is to spend 12 hours a day picking tea for less than a single cup will sell for in England.

I can only write about what I know. This book is for you, you lucky people who will come to Kenya on big expat packages with schools, cars and houses all paid for. Or for you, you dashing entrepreneur who comes here to open a business. Or for you, a military wife who is trying to scope out yet another new country.

I can't write a book for the Kenyan people. I can't write a book for the refugees. I can't write a book for the people whose lives are so far away from mine that a sample 'day in the life' would be a guess.

So, this book is targeted to people from developed countries (don't you hate that word? As if developed countries have worked it all out and have no problems). People coming to Kenya on middle to higher income salaries. People that will send their children to international schools and live in expat-centric settlements. People who will holiday across Kenya.

People for whom Kenya is strange and foreign and wonderful. People who should never forget how lucky they are that the Kenyan people share their country with us.
People like me.

Money and Costs

Currency

The unit of currency is the Kenyan shilling (KSH), which is made up of 100 cents. Notes in circulation are KSH 1000, 500, 200, 100, 50 and 20, and coins come in values of KSH 40, 20, 10, 5 and 1. Locally the shilling is known as a ‘bob’, after the old English term for a one-shilling coin.

While references to US dollars may sometimes be made when booking accommodation or flights, the only physical currency is the Kenyan shilling. In larger towns, banks will happily change US dollars or other major currencies into shillings, but in smaller places even ATMs may not be accessible, so you need to bring physical money or M-PESA with you (see M-PESA below).

Many hotels and safari companies will quote in dollars, as this is an easier currency for tourists to understand. For the past few years, the dollar has sat at roughly 0.01% of the Kenyan shilling. So, 1,000 Kenyan shillings is roughly similar to 10 dollars. This fluctuates but is a good benchmark if you are confused.

M-PESA

M-PESA is a mobile money transfer system. Thanks to M-PESA Kenya has moved to a largely cashless society, and it has been ground-breaking. I can't imagine why the rest of the world hasn't followed suit. Mobile money is huge in Kenya and is the way most people and businesses pay. Money can be transferred from phone to phone, or phone to business. This keeps cash safe and enables ease of transactions. Even bills are paid via M-PESA.

M-PESA registration process

You can register your M-PESA account in any of the following places:

- Any accredited Safaricom M-PESA agent outlet countrywide
- Any Safaricom retail centre
- A Safaricom shop
- A Safaricom care desk

Requirements for M-PESA account registration services

You'll need the following:

- A mobile phone with a Safaricom SIM card
- Any form of valid identification, such as:
- A valid Kenya Identification Card, for those above the age of 18 years
- A valid Kenyan passport
- A valid foreign passport
- A Military Identification Card if you serve in the armed forces
- A valid foreign certificate if you are staying in the country temporarily

Once the M-PESA account registration is successful, you'll receive a confirmation message from M-PESA through your Safaricom number together with your PIN number, which you'll use to activate your M-PESA account.
Once this step is successfully completed, you'll be required to fill in a Customer's Registration Form with the Safaricom agent there to confirm your details. Once the agent approves that the information provided is true to the best of his/her knowledge, the agent will sign the form.

M-PESA account activation process

Select the Safaricom option on your SIM toolkit.

- On the M-PESA menu, select ‘activate’.

- Enter the 4-digit numerical PIN.
- Create your own PIN and confirm the same PIN.
- Enter your ID number, which should correspond to the one used during registration.
- Activation is now complete; you'll receive a confirmation message from M-PESA.

ATMs

Virtually all banks in Kenya now have ATMs, most of which accept international credit and debit cards. The machines are not always online, so don't rely on being able to withdraw cash at will; rather, keep a reserve of cash, or more ideally use M-PESA.

International transfers

I use Wise (formerly TransferWIse) to easily, quickly and cheaply transfer money from my account in the UK to my bank in Kenya. The money usually arrives within the day and costs significantly less than what competitors charge.

Tipping

The standard tip is 10%.
Service charges are often added to the bill in restaurants and hotels, so check that first before tipping.

Taxi drivers' fares are negotiated in advance; no need to tip unless they provide you with exceptional service. Tour guides, safari drivers, cleaners and cooks are generally paid very poorly and rely on your tips.
In fact most service staff in Kenya are poorly paid. Tips are always welcome.

Cost of living

The cost of living in Kenya and particularly Nairobi varies hugely. Many Kenyans live below the poverty line, surviving on less than 200 USD a month.

For Western expats, hoping to maintain a standard of living that is similar to your home country Nairobi can be a very expensive city. In Karen (an affluent area of Nairobi), a small two-bedroom home costs from 1,200 USD Per Calendar Month (PCM). A larger, four to five bedroom home is 3,500 USD PCM. International school fees are around 5,000 USD PCM per child per term.
For a detailed breakdown of all living costs in Kenya, refer to the Cost of Living chapter.