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## NAVIGATING THE TAX LANDSCAPE OF THE GIG ECONOMY IN GHANA

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### Abstract

The gig economy has emerged as a growing sector of business and economic endeavour in all countries across the globe. The COVID-19 pandemic provided a catalyst for the speedy and continued growth of the gig economy as internet platforms and other computer-based communication mechanisms, such as meetings and business interactions via Teams, Zoom, and Webex, among others, blossomed. Ride-hailing companies have merged and are here to stay in the variants of Uber, Bolt, and Yango, among others. Brick-and-mortar businesses, that is, businesses located in physical structures, have given way to online platform businesses. In all these developments, one begins to wonder how our labour laws and tax and revenue laws have been able to meet these evolving trends. This paper examines the gig economy, discussing how the operators in the gig economy can navigate the tax landscape, using Ghana as the focus of the discussion.

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**Keywords:** Economy, gig, landscape, tax

### 1.1 Introduction

A reference to “the gig economy” is generally a reference to a workforce predominantly composed of independent contractors and freelancers, who occupy temporary and part-time roles, as opposed to a reliance on full-time permanent employees.<sup>1</sup> It is an economic system that uses online platforms to digitally

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connect workers or individual service providers with consumers. The gig economy is regarded as an economic system that uses online platforms to digitally connect workers or individual service providers with consumers<sup>2</sup>. This suggests that the execution of work within the gig economy involves three primary participants: customers seeking a service, platforms, and workers providing their services to the customers.<sup>3</sup>

The gig economy is reported to account for up to 12 percent of the global labour market. Currently, developed countries dominate the demand for gig workers. In sub-Saharan Africa, job postings on the largest digital platform grew by 130 percent, while the growth rate in North America was just 14 percent<sup>4</sup>.

The global financial crisis of 2008 created pressure to reduce costs, which significantly increased the market for contract and temporary labour and fuelled the growth of the gig economy. With the emergence of the COVID-19 pandemic in 2019, this demand increased even more, thereby completely changing how businesses are operated. Contractors or employees have a lot of flexibility and can work at their own pace from home. For many gig workers, platform earnings are a secondary source of income, often supplementing wages<sup>5</sup>. The emergence and growth of the gig economy, as well as its attendant apparent independence,

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<sup>1</sup>Investopedia Team, "Gig Economy: Definition, Factors Behind it, Critique & Gig Work", <https://www.investopedia.com/terms/g/gig-economy.asp> (accessed February 3, 2024)

<sup>2</sup> Duggan et al, "A Algorithmic management and app-work in the gig economy: A research agenda for employment relations and HRM", *Human Resource Management Journal*, (2019) 30(4), DOI:10.1111/1748-8583.12258

<sup>3</sup> Dey, C., Ture, R. S., & Ravi, S. Emerging World of Gig Economy: Promises and Challenges in the Indian Context. *NHRD Network Journal*, (2022) 15(1), 71-82. <https://doi.org/10.1177/26314541211064717>

<sup>4</sup> The World Bank Demand for Online Gig Work Rapidly Rising in Developing Countries (September 7,2023) <https://www.worldbank.org/en/news/press-release/2023/09/07/demand-for-online-gig-work-rapidly-rising-in-developing-countries>

<sup>5</sup>Thomas, K, D. Taxing the gig economy. *University of Pennsylvania Law Review* (2018) 166(1415) 1415-1473 [https://scholarship.law.upenn.edu/cgi/viewcontent.cgi?article=9628&context=penn\\_law\\_review](https://scholarship.law.upenn.edu/cgi/viewcontent.cgi?article=9628&context=penn_law_review)

invariably affect income and expenditure, variables that have tax implications and tax difficulties<sup>6</sup>. The need for the tax laws of countries to address revenue shortfalls from such an economy cannot be gainsaid.

The Online Platform Economy is supported by software providers who perform two crucial functions. They connect independent suppliers to consumers of goods and services and mediate payment. Performing these functions reduces start-up costs for suppliers and allows them to calibrate their efforts, joining and leaving the market whenever they want.

Today, platforms connect drivers to passengers, property owners to renters, and artisans to customers, among many other transactions. Relying on platforms to access almost any kind of goods or services from some independent supplier has become a routine part of daily life for many consumers. Have these innovations created new viable options for how to make a living?<sup>7</sup> How have the tax and revenue laws of countries addressed the taxation of earnings by the actors and players in the gig economy?

In Ghana, the gig economy has witnessed rapid growth due to the increasing use of smartphones and internet penetration. It is estimated that there were 23.05 million internet users in Ghana in January 2023.<sup>8</sup> Ghana's internet penetration rate stood at 68.2 percent of the total population at the start of 2023.<sup>9</sup>

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<sup>6</sup>Tan, Z. M., Aggarwal, N., Cowls, J., Marley, J., Taddeo, M., and Floridi, L. The ethical debate about the gig economy: A review and critical analysis. *Technology in Society*. (2021) 65. 101594 <https://www.sciencedirect.com/science/article/abs/pii/S0160791X21000695>

<sup>7</sup>Economy in 2018. Drivers, Workers, Sellers, and Lessors. JP Morgan Chase & Co. Institute. <https://www.jpmorganchase.com/institute/research/labor-markets/report-ope-2018>

<sup>8</sup> Simon Kemp. Digital 2023: Ghana. <https://datareportal.com/reports/digital-2023-ghana> (accessed 19 January 2024).

<sup>9</sup> *ibid.*

## 1.2 Types of gig work

The digital economy comprises diverse business models that facilitate technology mediation in multi-sided markets, including social networks, online marketplaces, and sharing economy platforms. Additionally, it encompasses highly specialized services in single-sided markets, such as cloud computing and diagnostics.<sup>10</sup> The platform economy is a subset within the digital economy, often referred to by various names such as platform, sharing, collaborative, gig, or “peer-to-peer” (P2P) economy. Sometimes characterized as collaborative consumption or crowd-based capitalism, these terms collectively describe an economic model where individuals can borrow or rent assets owned by others.<sup>11</sup>

The gig economy offers numerous opportunities for independent contractors. The types of activity done through sharing platforms vary, but common examples include renting property via platforms such as Airbnb, driving for Transportation Network Companies (TNCs) such as Uber or Lyft, performing tasks through TaskRabbit or Rover, or selling goods through a website like Etsy<sup>12</sup>. These are jobs that find access through internet job listings.

Popular gig economy platforms in Ghana include Uber, Bolt, Yango, Jumia Food, Upwork, and Freelancer. These platforms provide an avenue for individuals to offer their services, work remotely, and earn income on a flexible basis. One example of success in the gig economy is Uber, a ride-hailing app, which launched

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<sup>10</sup>Pantazatou, Katerina. Taxation of the Platform Economy: Challenges and Lessons for Social Security. University of Luxemburg Law Research Paper. (2020). Available at SSRN: <https://ssrn.com/abstract=3740638> or <http://dx.org/10.2139/ssrn3740638> [https://www.researchgate.net/publication/346531429\\_Taxation\\_of\\_the\\_Platform\\_Economy\\_Challenges\\_and\\_Lessons\\_for\\_Social\\_Security](https://www.researchgate.net/publication/346531429_Taxation_of_the_Platform_Economy_Challenges_and_Lessons_for_Social_Security)

<sup>11</sup> ibid

<sup>12</sup>Oei, S-Y, Ring, D. M. Tax Issues in the Sharing Economy: Implications for workers. In: Davidson, N. M, Finck, M, Infranca, J. J. (eds). *The Cambridge Handbook of the Law of the Sharing Economy*. Cambridge Law Handbooks. Cambridge University Press. (2018) 343-356 <https://lira.bc.edu/work/ns/77dd9646-b658-4c4e-9b0b-c3e939e6505a/reader/0f5bc71d-6117-4310-bec5-6d588e39d912>

operations in July 2010. It is estimated that 5.4 million drivers and couriers work with Uber worldwide<sup>13</sup>. The size of the gig economy in Ghana can be estimated to be between 38 thousand to 258 thousand active workers<sup>14</sup>.

### **1.3 Paying attention to the new way of work**

Despite the rapid increase in gig jobs, policymakers in developing countries do not have much information about the size, scale, and patterns of this emerging form of work. According to a global survey by the World Bank survey team, demand for gig work has increased by 41 percent between 2016 and the first quarter of 2023.<sup>15</sup> The increasing demand for a flexible workforce carries significant implications for the geographic distribution, skill requirements, and methods of job delivery. This challenges conventional notions of work, creating a need for a deeper understanding. The resulting consequences may also require adjustments to complex and less clear policies, regulations, and laws. Addressing the potential necessity for cross-border coordination between countries to determine applicable tax, labour, and social security regulations adds another layer of regulatory challenge, especially in the context of online gig work.<sup>16</sup> The income gained through gig work tends to bypass taxation, resulting in another form of informality.<sup>17</sup>

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<sup>13</sup>Rohit Shewal. 58 Uber Statistics for 2024. Demandsage. (2025) <<https://www.demandsage.com/uber-statistics/>> (accessed 18 January 2024).

<sup>14</sup>Graham, M., Spilda, F. U., and Katta, S. Fairwork in Ghana. Fairwork Project. Oxford Internet Institute. (2025) <<https://www.oii.ox.ac.uk/research/projects/fairwork-in-ghana/>> (accessed 19 January 2024).

<sup>15</sup>Dalta Namita; Rong, Chen; Singh, Sunamika; Stinshoff, Clara; Jacob, Nadina; Nigatu, Natnael Simachew; Nxumalo, Mpumelelo; Klimaviciute, Luka. Working Without Borders: The Promise and Peril of Online Gig Work. Washington, DC: World Bank (2023). <http://hdl.handle.net/10986/40066> license: CC BY 3.0 IGO. <https://openknowledge.worldbank.org/handle/10986/40066> <https://openknowledge.worldbank.org/entities/publication/ebc4a7e2-85c6-467b-8713-e2d77e954c6c>

<sup>16</sup> ibid

<sup>17</sup> Rong, Chen & Simeon Djankov. Gig economy growth pains. World Bank Blogs. (2018)

## **1.4 Tax obligations**

Despite the freedom and flexibility that the gig economy offers to people, it also presents unique tax challenges. Unlike traditional employees, an independent contractor in the gig economy is responsible for managing their tax obligations. This means that since there is no employer to withhold taxes from their salary, they are required to calculate and pay for any income tax that has accrued<sup>18</sup>. Gig workers are also required to track all their income, set aside an estimated amount, and make payments to cover their tax obligations to avoid penalties and interest<sup>19</sup>.

In the United States, gig workers are expected to pay self-employment tax: this tax is replacing the social security, etc., that traditional employees and employers split and pay. However, the gig worker is required to pay the full amount, which may form a substantial portion of the income<sup>20</sup>. The self-employment tax rate is 15.3%, which consists of a 12.4% Social Security tax and a 2.9% Medicare tax<sup>2122</sup>. Gig economy workers who are not also traditional employees generally need to file quarterly estimated tax payments. Generally, in April, June, and September of the tax year and January of the following year, a quarter of the worker's annual estimated tax bill is due to the IRS. This amount includes income tax and self-

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<https://blogs.worldbank.org/developmenttalk/gig-economy-growth-pains>

<sup>18</sup>CMM Financial. Navigating the tax landscape in the gig economy: Tips and strategies for independent contractors. (2023) <https://www.cmmfinancialservices.com/blog/navigating-the-tax-landscape-in-the-gig-economy-tips-and-strategies-for-independent-contractors>

<sup>19</sup>TaxPlanIQ. Mastering the Gig Economy: Vital Tax Knowledge for Advisors. (2025) <https://www.taxplaniq.com/blog/mastering-the-gig-economy-vital-tax-knowledge-for-advisors>

<sup>20</sup>The Gig Economy and Taxes: Navigating Your Financial Landscape. (2023) <https://www.incomempire.com/2023/09/the-gig-economy-and-taxes-navigating.html>

<sup>21</sup>Tiplati. Navigating New Tax Regulations: A Comprehensive Guide for Gig Workers. (2024) <https://tipalti.com/fintalk/everything-gig-workers-need-to-know-about-the-newest-tax-regulations/>

<sup>22</sup> *ibid*

employment tax liabilities<sup>23</sup>. Failure to make estimated tax payments can result in the imposition of a tax penalty when the taxpayer files the year-end tax returns.

In addition to paying income tax, a self-employed person who provides some sort of service is liable to pay VAT. Generally, employees are not required to register for and pay VAT, unlike independent contractors.

## **1.5 Tax classifications for gig workers in Ghana**

The category of gig work a person undertakes in the gig economy will occasion the tax treatment provided for under the laws of Ghana, be it the labour law or the tax law.

### **1.5.1 Employee vs. Independent Contractor classification under Labour Law**

Persons who earn income from the gig economy may do so as “owners” of the platform, employees of the platform provider, or independent contractors. Workers have traditionally been seen as either employees or self-employed. The distinction between employees and independent workers can be determined by establishing the working relationship.

A worker/employee is defined under section 175 of the Labour Act, 2003 (Act 651) as a person under a contract of employment, whether on a continuous, part-time, temporary, or casual basis. The Courts have also maintained that a person is considered an employee under a “contract of service” when the work is integrated into that of the business and considered an integral part of the business. Independent contractors or self-employed persons, on the other hand, are contracted to provide services to the business. The services provided are merely an accessory to the business and thus they are not considered as employees.

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<sup>23</sup>Congressional Research Service. In Focus. Tax Treatment of Gig Economy Workers. (2021) [https://www.everycrsreport.com/files/2021-08-11\\_IF11896\\_cb15b3e716de962ac489609f429e666a2dd133a2.pdf](https://www.everycrsreport.com/files/2021-08-11_IF11896_cb15b3e716de962ac489609f429e666a2dd133a2.pdf)

### **1.5.2 Employee vs. Independent Contractor classification under Tax Law**

Payment of taxes of gig workers in Ghana begins with a knowledge of the country's tax obligations. The Ghana Revenue Authority (GRA) is the guiding force, and freelancers must acquaint themselves with the relevant tax laws.<sup>24</sup> In the general sense, there is no special tax regime in Ghana for an employee separately from an independent worker. The rules on taxing an individual generally apply in both circumstances. Gig workers may fall into different tax classifications, depending on the nature of their gig work. The two primary categories are self-employed individuals and employees under personal services arrangements.

### **1.5.3 Self-employed individuals**

These gig workers have relatively more control over their work and are responsible for the provision of their own equipment and tools. For tax purposes, gig workers may be considered small business owners. Examples include freelance writers, graphic designers, and photographers. Self-employed individuals are required to register for a Taxpayer Identification Number (TIN) and file their taxes under the self-employed tax regime. Self-employed individuals are required to pay Personal Income Tax (PIT) on any income earned above GHS402.00 per month<sup>25</sup>.

### **1.5.4 Personal service arrangements**

Some gig workers might be classified as employees under personal services arrangements if they work directly for a specific platform or company. These workers might enjoy fewer freedoms and might be subject to more control from the company. Examples include drivers for ride-sharing platforms or delivery personnel for food delivery services. In this case, the platform or company is responsible for withholding and remitting taxes on their behalf.

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<sup>24</sup> Ghana Revenue Authority <<https://www.gra.gov.gh/>> (accessed 19 January 2024)

<sup>25</sup> *ibid.*



The income of an individual is subject to tax at the graduated personal income tax scale. In the case of an employee, the employer is required to withhold taxes on the payment made to the employee<sup>26</sup>. In the case of an independent contractor, the consumer of a service is required to withhold taxes on payments made to the independent contractor<sup>27</sup>.

### **1.6 Enforcement and collection of taxes from the gig economy**

An additional problem that is created by blurring the boundaries between employment and self-employment in the platform economy is the difficulty for the authorities to “follow the money”.

The tax authorities have lost billions of dollars in tax revenue due to the lack of visibility of the activity and the inability to identify potential taxpayers and their taxable income. This creates challenges for efficient taxation and revenue collection. The Organisation for Economic Co-operation and Development (OECD) believes that enhancing taxpayer education and enabling self-reporting will help improve the effective taxation of activities enabled by online platforms, which will help address the sharing economy<sup>28</sup>.

### **1.7 Income reporting and deductions:**

The reporting requirements of the gig economy require a person to adhere to the key issues of reporting income accurately and meeting one’s tax obligations by keeping proper records and books of accounts.

#### **1.7.1 Reporting gig income: filing of tax returns and tax obligations**

Income earned through the gig economy is taxable. There is also a tax implication for the company providing the online platform as well as the individual independent contractor providing goods or services. People working in the gig

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<sup>26</sup> s. 114 of the Income Tax Act, 2015 (Act 896),

<sup>27</sup> *ibid*, s. 116

<sup>28</sup> OECD. The Sharing and Gig Economy: Effective Taxation of Platform Sellers: Forum on Tax Administration. (2019) OECD Publishing, Paris. <https://doi.org/10.1787/574b61f8-en> ISBN 978-92-64-66592-7 (print) ISBN 978-92-64-87444-2 (pdf)

economy are generally subject to income taxes. Independent contractors may be able to deduct business expenses<sup>29</sup>. Accurate income reporting is a cornerstone of responsible tax management for gig workers. In many countries, the "tax gap," representing the difference between taxes owed and taxes paid on time, has been widening over the years. In Ghana, the tax gap is not available for the Gig economy; however, being a part of personal income tax (PIT), which contributed about 16% of total tax collection in 2022<sup>30</sup>, leaves much to be desired. This gap is influenced by underreporting of income, a challenge that gig workers can inadvertently face due to the decentralized nature of gig work.

### **1.7.2 Record-keeping best practices**

Independent contractors need to keep precise records of their earnings and expenses. This entails keeping track of all client payments as well as any costs incurred for their business. This information is important in calculating their taxable income and claiming deductions<sup>31</sup>. Again, meticulous record-keeping and accurate reporting assist in mitigating the risk of tax discrepancies. Most Gig workers lack compliance with this very important provision of the revenue laws of Ghana, hence the need for a behavioural change to embrace voluntary tax compliance through good record-keeping.

### **1.8 Navigating tax obligations in the gig economy**

Ghana operates under a self-assessment tax system, where individuals are required to assess and declare their income for tax purposes. This means that Gig workers are responsible for calculating, reporting, and paying their taxes to the Ghana Revenue Authority (GRA) when due. Most Gig workers will come under the self-assessment and thus are required to comply for the provisions of the

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<sup>29</sup> s. 9 of the Income Tax Act, 2015 (Act 896)

<sup>30</sup> A survey of the Ghanaian Tax System, 2023. The Institute for Fiscal Studies and Ministry of Finance, Ghana. (April 2024. p.12)

<sup>31</sup> s. of the Revenue Administration Act, 2016 (Act 915)

Income Act, 2015 (Act 896).<sup>32</sup> Where Gig workers fail to comply with this provision, the Commissioner-General may assess the person, using best judgment.<sup>33</sup> Most Gig workers comply with these provisions to avert penalties and interest being imposed on them, since failure to comply with tax obligations can result in penalties and legal consequences.<sup>34</sup>

Persons operating in the Gig economy can navigate their tax obligations by adhering to the processes and procedures as follows.

### **1.8.1 Registration with the Ghana Revenue Authority**

Gig workers should register with the Ghana Revenue Authority (GRA) for tax purposes. This is a prerequisite for fulfilling tax obligations. Most Gig workers comply with the registration, as registration has been made easy by the GRA using one's Ghana Card number as one's taxpayer identification number (TIN).<sup>35</sup> This eliminates the tendency for a Gig worker to escape the registration process. Moreso, a person who pays another is required to withhold tax<sup>36</sup> and must state the TIN of the person being paid, hence Gig workers cannot be paid without having a TIN, thus having been registered with the GRA.

### **1.8.2 Income classification**

Gig workers should identify and classify their sources of income, whether from gig platforms, freelancing, or other sources. This will help assess the percentage of income to be taxed.

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<sup>32</sup> s. 37(1)(a) of the Revenue Administration Act, 2016 (Act 915)

<sup>33</sup> *ibid*, s. 37(2)

<sup>34</sup> *ibid*, ss. 71 and 73

<sup>35</sup> This took effect on April 1, 2021. <https://gra.gov.gh>tin>

<sup>36</sup> s. 116 of the Income Tax Act, 2015 (Act 896)

### **1.8.3 Register for a Taxpayer Identity Number (TIN)**

Regardless of the tax classification, gig workers should ensure they have a valid TIN to fulfil their tax obligations. The TIN can be obtained from any GRA Domestic Tax Revenue Division office or online through the GRA portal.<sup>37</sup>

### **1.8.4 Keep accurate records**

Gig workers should maintain accurate records of income and expenses as these are crucial in accurately determining tax liabilities, as provided for in the Revenue Administration Act, 2016 (Act 915).<sup>38</sup> Gig workers should keep track of their receipts, invoices, and any other relevant documentation related to their gig work. If possible, make a spreadsheet to accurately record all these inflows and outgoings. Compliance is low in this regard. It is worth stating that annual tax returns are required to be filed by Gig workers.<sup>39</sup>

### **1.8.5 Determine taxable income**

Calculating taxable income involves deducting allowable business expenses from the gross income earned. Allowable expenses might include home office expenses, business-related travel internet costs, transportation expenses, and necessary equipment or tools<sup>40</sup>. It is important to distinguish between expenditure allowed for tax purposes and those disallowed<sup>41</sup>.

### **1.8.6 File taxes promptly**

Gig workers operating as self-employed individuals must file their tax returns annually. The tax return form can be obtained from the GRA offices or downloaded from the GRA website. Employees under personal service

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<sup>37</sup>[www.gra.gov.gh](http://www.gra.gov.gh)

<sup>38</sup> s. 27

<sup>39</sup> s.28 of the Revenue Administration Act, 2016 (Act 915)

<sup>40</sup>s. 2 of the Income Tax Act, 2015 (Act 896)

<sup>41</sup> *ibid*, s. 9

arrangements have their taxes deducted and remitted by their employer on a monthly basis.

### **1.8.7 Seek professional advice**

Given the complex nature of tax regulations, gig workers are advised to seek professional guidance from tax consultants, accountants, and lawyers who can provide tailored advice based on their specific circumstances. This can help ensure compliance and optimize tax planning strategies.

### **1.8.8 Quarterly tax payments in Ghana**

Quarterly estimated tax payments are a unique feature of the Ghanaian tax system, where one can pay taxes in equal installments four times a year. Comprehending the GRA's guidelines on calculation methods, meeting payment deadlines, and accurately forecasting income are vital components to avoid penalties and ensure smooth sailing in the tax landscape. The GRA has introduced the Value Income Tax (VIT) for ride-hailing vehicle owners<sup>42</sup>, thus from January 1, 2024, commercial vehicle owners earning income from their operations are required to pay income tax every quarter. The GRA has advised companies operating ride-hailing services like Uber, Yango, and Bolt to promptly update their digital platforms to accommodate the newly implemented tax regulations. This is premised on the amendment of Sections 1, 33, and 35 of the Revenue Administration Act, 2016 (Act 915) which gives the Commissioner-General the authority to give written directives, require any taxpayer to provide information or connect their digital system to the Commissioner-General's monitoring platform for the purpose of establishing the correct taxes payable to the state.

### **1.8.9 Utilizing the Ghana Revenue Authority's online portal**

Filing of taxes has been made easier by the introduction of a "taxpayers' portal" so that all tax returns are filed online. Therefore, individuals are required to use

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<sup>42</sup> Income Tax Regulations, 2016 (L. I. 2244), regulation 22

the taxpayer's portal in filing their individual (personal) income tax returns. Under this directive, paper-based individual income tax returns are no longer accepted by the GRA. The GRA's online portal serves as a gateway to essential information and services.<sup>43</sup>

Seeking professional advice also plays a crucial role in navigating the complexities of the tax system effectively. Staying informed about changes in tax laws and regulations is crucial to ensure compliance and avoid penalties. As Ghana's gig economy continues to evolve, it is vital for the government to provide clear guidance and policies that address the unique challenges and opportunities presented by this sector.

## **1.9 Conclusion**

While the gig economy offers numerous opportunities for independent contractors, it also brings unique tax challenges. One can minimise one's tax burden and effectively navigate the tax landscape by investing in retirement savings, keeping accurate records, understanding deductions, paying estimated taxes, and setting aside money for taxes. To thrive as a gig worker, one must understand his/her tax obligations, take advantage of deductions, and obtain professional tax advice.

Understanding the tax implications of the gig economy is crucial for gig workers to ensure compliance with tax laws and optimize their financial outcomes. This paper aims to empower readers with the knowledge and tools needed to navigate the tax landscape in the gig economy successfully. This paper encourages gig economy operators and their advisors to feel confident in managing their tax responsibilities, making informed financial decisions, and planning for a secure financial future in the gig economy.

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<sup>43</sup> GRA Online Services <<https://www.gra.gov.gh/index.php/e-services>> (accessed 19 January 2023)