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FREELANCE BROADCASTERS AND FRAGMENTED TAX POLICIES: TOWARD A HARMONIZED FRAMEWORK IN SOUTH-WEST NIGERIA

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ABSTRACT

The expansion of the gig economy in South-West Nigeria has brought freelance broadcasters, such as content creators, podcast hosts, and voice-over artists to the forefront of digital labor markets. However, these contributors remain largely outside formal tax structures due to fragmented tax policies, low digital literacy, and weak institutional trust. This study investigates the impact of tax policy strategies on tax compliance among freelance broadcasters across six South-West states: Ekiti, Lagos, Ogun, Ondo, Osun, and Oyo. Guided by Optimal Taxation Theory and the Diffusion of Innovations Theory, a qualitative research design was employed using semi-structured interviews and focus group discussions with freelance broadcasters, tax officials, and policy experts. Thematic analysis using NVivo revealed that inconsistent and overlapping tax obligations, particularly involving Personal Income Tax (PIT), VAT, and Withholding Tax (WHT) discourage compliance. However, simplified digital tools, micro-taxation models, and visible tax-linked benefits significantly enhance engagement. The study also found that digitally literate freelancers and female broadcasters were more likely to adopt tax technologies and respond to incentive-based strategies. It recommends a harmonized, tech-driven tax framework that integrates user-friendly platforms, transparent processes, and fiscal incentives to support voluntary compliance. These findings contribute to the discourse on tax reform and digital inclusion in Nigeria's evolving informal economy.

KEYWORDS: - Freelance Broadcasters, Tax Compliance, Tax Policy, Digital Literacy, South-West Nigeria.

1.0 INTRODUCTION

1.1 Background of the study

The rise of the gig economy has reshaped labor markets globally, with freelance broadcasters engaged in podcasting, content creation, and voice-over production emerging as key contributors to digital economies (OECD, 2020). These workers, often operating as independent contractors, benefit from flexible digital platforms but largely fall outside formal tax systems, posing serious governance challenges (Ciarniene & Vienazindiene, 2018). In the U.S. and Canada, although self-employment tax rules and forms like the 1099 exist, enforcement remains weak due to income-reporting gaps and low digital compliance incentives (Collier, Dubal, & Carter, 2017; McKee, 2022).

In Europe, fragmented tax regimes across jurisdictions result in double taxation and tax avoidance risks, particularly for creative freelancers in countries like Germany and the Netherlands (European Commission, 2021). Similarly, in Latin America, informal financial practices and limited digital infrastructure hinder regulation of freelance broadcasters (ILO, 2020). In Asia, countries like South Korea and India have introduced digital tax measures, yet low awareness and complex filing systems exclude many freelancers from formal compliance (Lee & Kim, 2021; Sarkar & Mukhopadhyay, 2019).

Globally, the lack of harmonized, digital-friendly, and simplified tax policies impedes effective administration and voluntary compliance among freelance broadcasters. As the OECD (2022) stresses, there is an urgent need for collaborative, transparent, and technology-enabled tax frameworks tailored to this evolving sector.

Across Africa, the rise of the gig economy has reshaped labor markets, especially in creative and digital sectors where freelance broadcasters including online content creators, voice-over artists, and community radio hosts play vital roles in media innovation and digital engagement. However, fiscal systems across the continent have not adequately adapted to incorporate these contributors into formal taxation frameworks (Chirisa, Muchini, & Chivenge, 2020). Many operate informally, earning inconsistent income through sporadic engagements, which complicates policy implementation and revenue tracking (ILO, 2021).

In South Africa, despite attempts by the South African Revenue Service (SARS) to simplify tax entry through initiatives like the Small Business Tax Amnesty and Turnover Tax System, freelance broadcasters often remain outside the tax net due to low awareness, administrative burdens, and a deep-seated mistrust in governmental institutions (Keffe & Mothibi, 2021). Those earning via global platforms such as YouTube or Upwork also risk double taxation, as these platforms are not fully integrated into national tax systems (Mutsonziwa & Moyo, 2022).

In Kenya, the Kenya Revenue Authority (KRA) has acknowledged the growing importance of the digital economy and introduced digital service taxes to regulate online income. However, enforcement is fragmented, and the rules frequently fail to accommodate the irregular income patterns and informal workspaces typical of freelance broadcasters (Mburu, 2021). Similarly, in Uganda, efforts such as digital tax stamps and regulatory measures targeting content creators have not been effective due to limited TIN registration, poor digital literacy, and infrastructural constraints (Mugisha & Okurut, 2022).

Elsewhere, such as Ghana, Tanzania and Zambia low tax-to-GDP ratios, weak administrative capacity, and inadequate social protection systems further limit tax compliance among freelance digital workers (AfDB, 2022). In many of these countries, the lack of gig-specific legal and fiscal frameworks leaves many broadcasters outside formal recognition, exacerbating informality. Additionally, disparities in digital access, particularly for women and rural creative compound exclusion and vulnerability, reinforcing the structural challenges faced by freelance broadcasters in Africa's evolving digital economy (UN Women, 2021).

In Nigeria, the expansion of the gig economy and digital entrepreneurship has transformed employment structures, positioning freelance broadcasters, including content creators, podcast hosts, on-air personalities, voice-over artists, and digital freelancers as key contributors in the media and creative sectors. These individuals operate outside conventional employment systems, making their integration into formal tax frameworks particularly challenging (Ocheni, 2015; Adekanmbi, 2022). Although they generate significant economic and cultural value, regulatory gaps and the informal character of their work frequently exclude them from standardized taxation.

Nigeria's tax architecture is complex and fragmented, spanning federal, state, and local tiers. This multi-layered system often results in overlapping and contradictory tax demands, especially concerning obligations like Personal Income Tax (PIT), Pay-As-You-Earn (PAYE), or Value-Added Tax (VAT). Freelance broadcasters, who may operate across multiple jurisdictions or platforms, often encounter confusion regarding what taxes to pay and to whom, a situation worsened by poor coordination among revenue authorities and limited taxpayer education among gig workers (Fagbemi, Uadiale, & Noah, 2010; Asuquo & Agboola, 2019).

Despite initiatives by the Federal Inland Revenue Service (FIRS)including e-TIN registration, e-filing systems, and reforms under the Finance Acts (2019–2022) compliance levels among freelance media professionals remain low. Many lack the digital literacy or institutional trust to fully engage with formal systems (Okunogbe & Santoro, 2021). At the sub-national level, some South-West states have sought to broaden their tax base to include informal earners, yet their methods often emphasize enforcement over education or incentive-based engagement, discouraging voluntary compliance (Owolabi, 2020).

Moreover, Nigeria's tax incentive policies predominantly favor large businesses or formally registered SMEs, leaving gig workers, including freelance broadcasters without access to micro-taxation, exemptions, or deduction schemes that would otherwise reduce their compliance burden (Igbeng & Ibanichuka, 2019). This disconnect between policy frameworks and on-the-ground realities creates a vacuum where many freelancers are either overtaxed by multiple agents or avoid formal systems entirely, resulting in revenue leakage and reduced public accountability (Olaoye, 2016).

Ultimately, the lack of a harmonized, gig-specific tax framework combined with weak digital infrastructure, limited outreach campaigns, and distrust in tax institutions has placed freelance broadcasters in a precarious position. There is a pressing need for inclusive, tech-driven, and incentive-based tax policies that accommodate the fluid nature of gig work while fostering trust, simplifying compliance, and encouraging formalization.

1.2 Statement of the Problem

In Nigeria, the growing presence of freelance broadcasters, comprising independent content creators, on-air personalities, podcast hosts, and voice-over artists reflects the country's shift toward a flexible, digitalized gig economy. However, this transformation has not been accompanied by a coherent tax framework capable of accommodating the unique characteristics of this workforce (Adekanmbi, 2022). The lack of a harmonized tax policy tailored to gig workers has created a fragmented system where freelance broadcasters face multiple and often conflicting tax obligations at both federal and state levels, thereby discouraging voluntary compliance.

Existing tax regulations in Nigeria remain largely structured around formal employment and registered enterprises, making them ill-suited to the realities of non-standard labor such as gig work (Asuquo & Agboola, 2019). For freelance broadcasters operating without fixed contracts or permanent employers, the ambiguity around tax liability, especially regarding Personal Income Tax (PIT), Value Added Tax (VAT), and Withholding Tax (WHT) creates uncertainty and fear of over-taxation (Fagbemi, Uadiale, & Noah, 2010). Many are unaware of their obligations or find the process too complex due to poor taxpayer education and digital literacy, which further undermines tax morale.

Although efforts have been made by the Federal Inland Revenue Service (FIRS) to digitize tax processes through e-filing and Tax Identification Number (TIN) portals, adoption among freelance media workers remains low. This is primarily due to poor awareness, usability challenges, and limited integration with platforms where gig workers operate (Okunogbe & Santoro, 2021). Moreover, state-level tax enforcement strategies often rely on coercive measures rather than incentives or education, leading to distrust and resistance among gig workers (Owolabi, 2020).

The situation is compounded by the absence of gig-specific tax incentives, such as micro-taxation, expense deductions, or reward-based schemes that could reduce the perceived burden and foster engagement. Consequently, freelance broadcasters are either pushed further into informality or subjected to arbitrary taxation, resulting in substantial revenue loss and weakened state-citizen fiscal relations (Igbeng & Ibanichuka, 2019).

In light of these challenges, there is an urgent need to investigate the fragmented nature of tax policies affecting freelance broadcasters in Nigeria and to propose a harmonized, practical framework that integrates digital infrastructure, financial incentives, and user-friendly compliance mechanisms.

1.3 Research Questions

Arising from the identified problem of this study, the following research question is formulated to guide the investigation:

i. What is the impact of tax policy strategy on tax compliance among gig workers in South-west Nigeria and how does digital literacy shape this impact?

1.4 Research Objectives

The main objective of this study is to examine the influence of perceived fairness of tax incentives on the tax attitudes of gig workers in South-west Nigeria, with digital literacy considered as a moderating factor. The specific objectives are to:

i. Determine the impact of tax policy strategy on tax compliance among gig workers in South-west Nigeria and how digital literacy shapes this impact.

1.5 Scope of the Study

The study investigates how tax policy strategies influence tax compliance among gig workers, with a specific focus on freelance broadcasters in South-west Nigeria. Targeting key states: Ekiti, Lagos, Ogun, Ondo, Osun, and Oyo, the research explores how this growing segment of the informal economy responds to tax policies. These capital cities were selected for their high population, economic vibrancy, and concentration of freelance media professionals. Freelance broadcasters, including journalists, content creators, and voice-over artists, often work on irregular contracts, complicating tax compliance. The study aims to offer actionable insights for tax authorities seeking to improve compliance through tailored, incentive-driven strategies in the digital gig economy.

2.0 LITERATURE REVIEW

2.1 Conceptual Review

2.1.1 Tax Policy Strategy

The fundamental definition of tax policy encompasses a set of principles and regulations that guide the taxation system, ensuring fairness, efficiency, and sustainability in revenue collection (Gordon & Li, 2023). Tax policy refers to the government's approach to taxation, including the design, implementation and administration of tax laws to achieve economic, social and fiscal objectives (Bird & Zolt, 2022). It serves as a critical tool for revenue generation, economic stabilization, and wealth redistribution (Bird & Zolt, 2022). In addition to fiscal considerations, tax policy plays a vital role in influencing macroeconomic outcomes such as investment levels, employment, and inflation control (OECD, 2021). Modern tax policy frameworks increasingly emphasize transparency, inclusiveness, and digitalization to improve tax morale and compliance (IMF, 2022). Moreover, countries are now integrating environmental and social objectives into their tax policies through green taxes, carbon pricing, and progressive tax structures to promote equitable and sustainable development (World Bank, 2022; UNDP, 2023). The effectiveness of tax policy is often judged by its ability to balance competing demands, raising sufficient revenue while minimizing economic distortions and ensuring social equity (UNCTAD, 2023).

Tax policy refers to the principles and regulations guiding how governments design and implement tax systems to achieve fiscal, economic, and social goals (Bird & Zolt, 2022). It plays a vital role in revenue generation, wealth redistribution, and economic stabilization (Gordon & Li, 2023). Tax policy frameworks now prioritize transparency, inclusiveness, and digitalization to enhance compliance and equity (OECD, 2021; IMF, 2022). Broadly, taxation systems can be progressive, proportional, or regressive (Miller & Oats, 2022), and are categorized into direct taxes like personal and corporate income taxes, and indirect taxes such as VAT and tariffs (Mason & Schmitz, 2021). Effective tax policy promotes investment, reduces inequality, and can support sustainability through environmental taxation (World Bank, 2022).

Nonetheless, tax policies face challenges including volatility, administrative complexity, evasion, and political manipulation (Kazeem, 2023; Smith et al., 2022). In assessing policy effectiveness, metrics include irregular income reporting, digital inclusion, modernization progress, taxpayer fairness perceptions, and informal sector reduction (OECD, 2021; GSMA, 2022; ILO, 2022). For gig workers, especially, aligning tax policy with digital realities is essential. Hence, adaptive reforms, stakeholder engagement, and robust monitoring are key to maximizing the developmental impact of tax policy (Bird & Zolt, 2022; Slemrod & Gillitzer, 2014).

2.1.1.2 Digital Literacy

Digital literacy refers to the ability to critically navigate, evaluate, and create information using digital technologies. It encompasses technical, cognitive, and socio-emotional skills essential for participating in the digital world (Ng, 2012; Eshet-Alkalai, 2004; OECD, 2021). These include operating devices, evaluating online information, maintaining digital privacy, and engaging ethically in digital spaces (Van Deursen & Helsper, 2015; UNESCO, 2018). Digital literacy types include technical, information, media, and communication literacy, all of which overlap to support digital competence (Ng, 2012). Its benefits include better access to information, improved communication, and inclusion in the labor market (OECD, 2021; ALA, 2013). However, disadvantages such as digital exclusion, misinformation, and privacy risks remain concerns (Ng, 2012; Van Deursen & Helsper, 2015). Measurement tools assess technical, cognitive, and ethical dimensions through tests, surveys, and performance tasks (Ng, 2012; UNESCO, 2018). As such, digital literacy is vital for informed participation in the digital economy and society.

2.1.3 Freelance Broadcasters

Freelance broadcasters are self-employed individuals who create, produce, or present media content across radio, television, podcasts, and digital streaming platforms without being formally employed by any single organization (Ciarniene & Vienazindiene, 2018). They represent a growing segment of the gig economy, where labor is task-based, flexible, and often mediated through digital platforms (OECD, 2020). Unlike traditional employees, freelance broadcasters manage their own work schedules, content strategies, and client relationships, often working across multiple platforms or contracts simultaneously (Sarkar & Mukhopadhyay, 2019). The role includes podcast hosts, content creators, voice-over artists, and online radio presenters.

Freelance broadcasting combines creative work with digital entrepreneurship, allowing for innovation in personalized media and content delivery (UNESCO, 2021). However, this autonomy comes with challenges, such as income instability, lack of access to social protection, and exclusion from formal labor and tax systems (ILO, 2020). These workers frequently operate outside standardized regulatory frameworks, making policy integration, such as taxation and labor rights difficult (Mburu, 2021).

As digital media grows, freelance broadcasters play an increasingly influential role in public discourse, cultural expression, and economic participation. Yet, their informal status necessitates deliberate policy reforms to ensure they are adequately supported, recognized, and integrated into national economic and legal systems (Lee & Kim, 2021; World Bank, 2022).

2.1.4 Tax Compliance

Tax compliance refers to the extent to which individuals and businesses fulfill their tax obligations, including timely filing, accurate reporting, and full payment of taxes (Bird & Zolt, 2022). It plays a vital role in generating revenue for public services and promoting economic stability (Gordon & Li, 2023). Compliance is classified into voluntary driven by education and simplified systems and enforced, which involves audits and penalties (Hasseldine, Hite & James, 2021). Strong tax compliance supports fairness, trust in institutions, and foreign investment (Smith & Taylor, 2022), but faces challenges such as high costs, complex regulations, and administrative inefficiencies (Bird & Zolt, 2022).

2.2 Theoretical Framework

2.2.1 Optimal Taxation Theory

Optimal Tax Theory (OTT), developed by Mirrlees (1971), seeks to design tax systems that maximize social welfare while minimizing distortions and promoting equity. It is highly relevant to this study on gig worker tax compliance, offering a framework for evaluating how strategies, such as tax education, incentives, enforcement, and digital platforms can be structured to encourage voluntary compliance with minimal economic burden. OTT supports progressive taxation, targeted incentives, and administrative simplicity, aligning with current reforms in developing economies like Nigeria (Slemrod & Bakija, 2017). While it provides strong theoretical grounding, critics argue that OTT relies on unrealistic assumptions, such as perfect information and rationality, which limit its practical application in informal contexts (Mankiw et al., 2009). The theory justifies digital literacy as a moderating factor, ensuring equitable engagement with digital tax platforms. Ultimately, OTT guides tax policy reform by balancing fairness, efficiency, and feasibility in diverse and evolving economic settings.

2.2.2 Diffusion of Innovations Theory (DoI)

The Diffusion of Innovations Theory (DoI), developed by Everett Rogers (2003), explains how new ideas and technologies spread through a social system over time. It highlights key adopter categories: innovators, early adopters, early majority, late majority, and laggards and emphasizes that adoption is influenced by factors such as relative advantage, compatibility, complexity, trial ability, and observability. In the context of tax compliance among gig workers in South-west Nigeria, DoI is relevant in understanding how digital tax platforms and administrative strategies are adopted. Gig workers with higher digital literacy may view digital systems as more advantageous and less complex, thereby adopting them more quickly. The theory also shows that early adopters can influence broader community acceptance. However, critics argue that DoI overlooks systemic barriers like infrastructure gaps and policy constraints (Lyytinen & Damsgaard, 2001). Nonetheless, DoI remains a valuable tool for analyzing how innovation in tax administration can be effectively diffused among informal sector workers (Rogers, 2003).

2.3 Empirical Review

2.3.1 Tax Policy and Tax Compliance

2.3.1.1 Evidence from Developed Economies

Gordon and Li (2023) analyzed how tax evasion and avoidance affect U.S. government revenue using econometric modeling and tax data. They found that both behaviors substantially reduce revenue collections, especially among specific taxpayer groups. While highlighting the need for stronger policies, the study's scope may overlook sectoral variations and underlying behavioral drivers.

Black (2022) examined the effects of recent U.S. tax regulations on corporate compliance using a mixed-methods approach. The study found that while regulatory changes improved compliance, they also raised compliance costs, especially for small and mid-sized firms. However, the research acknowledged limitations in isolating regulatory effects from broader market influences.

Baker and Scholes (2021) analyzed how changes in U.S. tax regulations affect corporate tax behavior using econometric analysis of pre- and post-regulation data. They found that some regulatory shifts improved compliance and reduced avoidance, though others had minimal effect. The study noted limitations in capturing long-term impacts and external economic influences.

2.3.1.2 Evidence from Developing Economies

Kurnia (2023) examined how tax morale, sanctions, and a tax amnesty influenced compliance in Indonesia. Using regression analysis on 520 survey responses, the study found tax morale had the strongest effect, while sanctions and amnesty had moderate, short-term impacts. It recommends transparency and civic engagement for sustained compliance improvements.

Bird and Zolt (2022) analyzed tax policy reforms in ten developing countries using comparative case studies and empirical data. They found that reforms like broadening tax bases and adopting e-filing moderately improved compliance and revenue. However, weak enforcement and administrative inefficiencies limited sustained impact. The study highlights the need for context-specific reform strategies.

Meita and Malau (2022) examined how perceptions of the tax system influenced business tax compliance in Indonesia before and during COVID-19. Using a survey of 300 Jakarta firms, they found that perceived fairness and efficiency improved compliance, while pandemic-related financial strain reduced it. However, tax socialisation efforts helped offset negative effects, reinforcing the value of proactive engagement.

2.3.1.3 Evidence from Nigeria

Emmanuel (2023) explored the gig economy's contribution to Nigeria’s GDP and tax revenue, using mixed methods. The study revealed low tax compliance due to complex procedures and poor awareness, despite the sector's economic value. It highlighted the need for simplified tax policies to enhance fiscal sustainability and revenue generation.

Sanni, Adekunle, and Garba (2022) found that digital platforms, audits, and enforcement strategies significantly improved tax compliance and revenue in South-West Nigeria. Public awareness and trained tax officials also enhanced outcomes. However, the study's regional focus and reliance on self-reported data limit its broader applicability and introduce possible bias.

Adeola and Ebohon (2021) examined how policy reforms affect tax compliance among gig workers in Nigeria. They found that simplified filing and reduced rates boosted compliance. Key variables included compliance rates, policy awareness, and filing ease. However, the study recommends longitudinal research to assess the long-term impact of such reforms.

Ajayi and Oseni (2020) assessed how tax policy inconsistencies affect earnings and compliance among Nigerian gig workers. Using a mixed-methods approach, they found that unclear tax guidelines reduce compliance. Variables measured included earnings, compliance levels, and policy clarity. They recommend broader sampling to improve the generalizability of the study's conclusions.

2.3.2 Digital Literacy, Tax Administration Strategies and Tax Compliance

2.3.2.1 Evidence from Developed Economies

Jenkins (2024) reviewed how digital tools like e-invoicing and prefilled tax returns improve compliance, reduce fraud, and boost taxpayer satisfaction in developed countries. The study found effectiveness increases with digital literacy but noted limited applicability across tax systems and a research gap on marginalized groups with low digital access.

Marín and Castañeda (2023) explored digital literacy strategies to enhance learning, finding that digital competence boosts users' ability to navigate digital systems critical in areas like tax administration. While highlighting the value of digital skills, the study lacked empirical testing and cross-sector analysis on behavior outcomes such as tax compliance.

Bassey, Mulligan, and Ojo (2022) developed a conceptual framework for digital tax administration, highlighting that success relies on data governance, taxpayer-focused services, and adaptive regulation. Digital literacy was noted as key to efficiency and engagement. However, the study lacked empirical testing and focused mainly on high-income countries, limiting broader applicability.

2.3.2.2 Evidence from Developing Economies

Hidayat and Defitri (2024) examined how digitalization influences tax compliance, highlighting improved transparency and simplified processes. However, they noted challenges like cybersecurity and digital exclusion. Despite its insights, the study lacks empirical data and measurable outcomes, limiting its direct applicability to policy development.

Tantriangela and Setyowati (2023) proposed refining tax literacy to include knowledge of rights, obligations, and digital tools, aiming to improve compliance in Indonesia. Their framework showed promise but lacked empirical validation, limiting its generalizability and practical relevance across different taxpayer groups. Future studies should incorporate primary data for broader applicability.

Kasyoka, Muchelule, and Senelwa (2022) found that higher digital literacy significantly improved e-tax system adoption and compliance in Nairobi County. Using a survey of 300 users, they established strong correlations between digital skills and system usability. However, the study lacked consideration of infrastructure and policy integration, limiting broader applicability.

2.3.2.3 Evidence from Nigeria

Falana, Dakhil, Abbood, and Dagunduro (2024) found that digital tax administration improved compliance in Nigeria's informal sector by enhancing transparency and simplifying processes. Using mixed methods, the study analyzed digital platform usage, taxpayer awareness, and compliance rates. However, broader infrastructural and digital inclusion factors were not deeply examined, limiting policy generalization.

Ikilidih, Dibua, and Kpati (2024) found that e-taxation significantly enhanced administrative efficiency and tax compliance in Nigeria by improving data accuracy and service speed. Using a descriptive survey of 300 tax officials, the study identified key barriers such as poor infrastructure, low digital literacy, and limited taxpayer awareness, recommending targeted interventions to address these gaps.

Ogbada, Onyedika, and Modebelu (2023) found that digitalization significantly improved tax administration in Nigeria by enhancing compliance, reducing errors, and boosting revenue collection. Using a mixed-methods design, the study highlighted challenges including low digital literacy, poor infrastructure, and resistance to change. It recommends nationwide efforts to address these barriers for broader system adoption.

Uguagu, Asomba, and Orji (2023) found that e-taxation enhances tax compliance in Nigeria by improving convenience, transparency, and efficiency. Using a survey of 350 taxpayers, the study identified key barriers such as poor infrastructure, low digital literacy, and resistance to change. It recommends sector-specific strategies and further longitudinal research to strengthen digital adoption.

3.0 METHODOLOGY

3.1 Research Design

This study adopted a qualitative research design, suitable for analyzing the relationship between freelance broadcasters and fragmented tax policies in South-West Nigeria. The design enabled an in-depth understanding of participants' lived experiences, perceptions, and behaviors in relation to tax policy and digital literacy. Through semi-structured interviews and focus group discussions, the study captured rich, contextual data that provided nuanced insights into the facilitators and barriers to tax compliance within the informal digital economy. The qualitative approach allowed for flexibility in probing emerging themes and interpreting subjective meanings grounded in real-world settings (Creswell & Creswell, 2018).

3.2 Population Frame and Population of the Study

The population consisted of 200 staff of selected Internal Revenue Services (IRS) and 200 freelance broadcasters working within the television, radio, film, podcasting, and outdoor media industries. These gig workers represent an increasingly important segment of the informal economy (Deuze, 2007), particularly in the South-west region.

3.3.Data Collection Method and Procedures

This study utilizes a qualitative data, providing a comprehensive understanding of tax compliance among freelance broadcaster. Qualitative insights was obtained through semi-structured interviews allow for an in-depth exploration of individual experiences and perceptions, offering flexibility to probe deeper into the challenges and facilitators of tax compliance (Yegidis, Weinberg & Myers, 2021). Discuss group discussions were provide a platform for dynamic interactions among participants, shedding light on the effectiveness of tax education programs and the usability of digital tax systems. These qualitative methods help capture a broader range of views and insights that might not be revealed through structured questionnaires alone (Flick, 2022).

3.4. Method of Data Analysis

Data analysis was conducted using the qualitative analysis, thematic analysis was used to identify patterns and themes within the qualitative data gathered from interviews and discussion groups. The use of NVivo software assisted in organizing and analyzing the textual data, allowing for a systematic approach to uncovering key insights and perspectives related to tax compliance among gig workers (Braun & Clarke, 2021).

3.5 Validity and Reliability

To ensure the validity and reliability of the research findings, this study implemented strategies for for qualitative data collection. Content validity was established by developing research instruments that were grounded in a thorough review of the literature and consultations with subject matter experts. This approach ensured that the questionnaire items and interview guides were closely aligned with established concepts and theories in the field of tax compliance (Creswell & Creswell, 2018).

4.0 ANALYSIS AND DISCUSSION OF RESULTS

This section explores the impact of tax policy on compliance among gig workers in South-West Nigeria using a qualitative approach. It captures the perspectives of tax professionals, auditors, academics, and policy analysts. Ethical protocols were followed, with informed consent obtained, and participants' identities anonymized using coded identifiers to ensure confidentiality.

4.1 Theme of Current Tax Policies and Tax Compliance

The highlights themes on current tax policies and compliance across six states. In Ekiti, fragmented systems and poor digital integration discouraged compliance, but tools like “TaxSee” and blockchain apps improved voluntary participation, especially among digitally literate female broadcasters. In Lagos, overlapping tax demands pushed many freelancers into informality, but structured systems like the 3-3-3 model and Tax GPS improved transparency and compliance. Ogun reported low use of digital tools (under 15%), yet AI-based flat-tax tools and NFT incentives boosted engagement where implemented. In Ondo, VAT confusion and low literacy reduced compliance, but token-based systems and visible benefits helped. In Osun, informal collector's eroded trust, but union-led amnesties and culturally relatable terms (for example, "Owo Ori") improved compliance when paired with social proof. In Oyo, arbitrary presumptive taxes discouraged use of formal channels, but digital pay-as-you-go models with redeemable vouchers and transparency dashboards showed promise for improving compliance and trust through tech-driven accountability.

4.2 Qualitative Data Analysis

Interview narratives were coded using thematic analysis aligned with the study's objectives to explore how tax policy influences compliance among freelance broadcasters in South-West Nigeria. Responses were organized into themes and sub-themes using NVivo 12, and transcripts were consolidated from audio recordings. Engagement with tax professionals and academics across six states led to one major theme and related sub-themes.

4.3 Discussions of Findings

Thematic analysis showed that simplified, user-friendly tax policies greatly improve compliance among gig workers, especially freelance broadcasters in Southwest Nigeria. Participants across six states noted that complex, overlapping, and centralized tax rules reduce trust and increase informality. Preferences leaned toward flat-rate, benefit-linked policies integrated into digital platforms for ease and fairness.

5.0 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of findings

The study confirmed that unclear and fragmented tax policies reduce compliance, as overlapping levies and informal collectors create mistrust. However, flat-rate schemes like ₦750 daily and visible non-cash benefits improve compliance, especially when platforms integrate tax tools. Female freelancers, in particular, responded well to digital, benefit-linked systems.

5.2 Conclusions.

The study reveals that tax compliance among gig workers in South-West Nigeria is significantly influenced by simplified, transparent, and digitally adaptable tax policies. These findings align with Emmanuel (2023), who emphasized policy complexity as a barrier to compliance, reinforcing the need for coherent, flexible, and user-friendly frameworks tailored to informal sector realities.

5.3 Recommendations

Based on the findings, it is recommended that simple, equitable tax policies should include a flat-rate model with flexible payments of an hypothetical figure, such as ₦500 daily or ₦2,500 weekly, supported by a bilingual "Tax Freelance" app for registration, payments, and benefits, helping freelancers comply easily while seeing tangible value for their tax contributions.

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