MIAMI (Reuters) - Nearly a year after the Indian Ocean tsunami, almost all of the aid recipients in villages hit by the waves are still living in temporary shelters or camps, according to a survey released on Tuesday.

The nonprofit Fritz Institute, a San Francisco group that provides logistic expertise to relief organizations, surveyed a representative sample of 2,300 people in villages hit hard by the tsunami in India, Sri Lanka and the Northern Sumatra region of Indonesia.

In Indonesia, 100 percent of the respondents still lived in camps or temporary shelters run by the government or by aid groups, as did 92 percent in India and 78 percent in Sri Lanka, the survey found.

Some had moved from tents into makeshift shelters with thatched roofs or open sides, while others were staying with relatives but "almost nobody in our survey was in permanent shelter," said Dr. Anisya Thomas, the institute's managing director, who oversaw the survey.

Rebuilding was slowed by continued flooding in India and by building-code and land-allocation issues in all three nations, she said.

"These are densely populated countries, so there's not a lot of discretionary land to give away. A lot of people on the coast don't want to move deep inside," Thomas said.

"And not everybody that was affected by the tsunami was in permanent shelter before the tsunami. The tsunami affected a lot of poor people."

A magnitude 9.15 earthquake that hit on December 26 last year triggered the catastrophic tsunami that left up to 232,000 people dead or missing and wiped out coastal communities in a dozen Indian Ocean nations.

GLOBAL RELIEF EFFORT

The respondents were interviewed in September and October in their native languages in 93 Indian villages, 98 Sri Lankan villages and five hard-hit areas in Northern Sumatra.

The survey showed that the massive global relief effort succeeded in delivering aid to millions of people affected by the tsunami, but that many survivors lost their livelihoods and have not regained their financial footing.

Eighty-three percent of respondents in Indonesia had seen their income drop by more than 50 percent, as did 59 percent in Sri Lanka and 47 percent in India.

Many families had lost their primary wage earners. Others were fishermen who lost their boats or people whose jobs depended indirectly on the fishing trade, Thomas said.

"Fishing was a core occupation that supported a lot of allied occupations in those communities," she said.

A lot of those who lost their jobs because of the tsunami now live on government assistance or work for the government on rebuilding projects, while others scrounge for work as day laborers but earn less than they did before the tsunami, she said.

The Fritz Institute plans to conduct similar surveys among those affected by Hurricane Katrina on the U.S. Gulf Coast, to find ways to deliver humanitarian aid more effectively after catastrophes.

"People can't expect that one year later everything is back to normal because it's not. We all have a lot to learn from this recovery process," Thomas said.